

OPENING DOORS

*How Selective Colleges and Universities Are
Expanding Access for High-Achieving, Low-Income Students*



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FOREWORD

For generations, higher education was the great equalizer in society and a pillar of the American dream: the college degree was the ladder into good jobs and the middle class for students from lower-income families.

But that dream is no longer a reality for growing numbers of financially needy students. Whether someone goes to college and— more important—whether that person graduates, is dependent almost entirely on family income. What's more worrisome for the future is that students in the pipeline to college are needier than ever before. The poverty rate in the United States worsens as you move down the age scale. Today, in 21 states, more than half of the children enrolled in K-12 schools come from families making less than \$40,000 a year, according to the Southern Education Foundation.

The jobs of the future increasingly require some sort of postsecondary education. If we as a nation have any hope that the next generation will be better educated than today's workforce, we must ensure that access to a college education and completion of a degree is an opportunity based on talent, and not income. That will require higher education institutions to consider new approaches to admissions and financial aid and make tradeoffs many institutions have been unwilling to make up to this point.

For too many institutions the last two decades have been about following an enrollment management playbook that called for discounting tuition for high-caliber students, whether they needed the money or not. It meant following the herd in higher education and adding amenities and new academic programs at a breakneck pace, all in an effort to boost revenue, enrollment, and ultimately, rankings.

Plenty of institutions strayed from that pack and found success in recruiting and retaining low-income students. Their stories are outlined in this report from the Jack Kent Cooke Foundation, which lays out a road map for institutional leaders everywhere to follow in order to expand opportunities for outstanding low-income students.

The demographics of the nation demand that colleges and universities think differently about how to recruit classes and how to help students afford a college degree. This report is a very excellent start.

Jeffrey J. Selingo

Author, *There Is Life After College*

Founding Director, the Arizona State/Georgetown University
Academy for Innovative Higher Education Leadership

OPENING DOORS

How Selective Colleges and Universities Are Expanding Access for High-Achieving, Low-Income Students

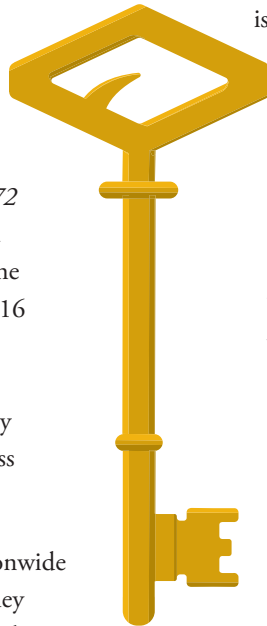
Today a college degree is the ticket to a good job and the gateway to economic advancement. A student's chances of gaining admission to college, however, are often based more on parental wealth than the student's achievements. This is true at all levels of America's higher education institutions.

Sadly, even our nation's most academically able students have difficulty being admitted to the most selective institutions. This undeniable fact undermines the proposition that our higher education system is a meritocracy at its core. At our nation's most selective colleges*, a mere three percent of incoming freshmen come from families in the bottom income quartile, while 72 percent come from families in the wealthiest quartile. As a result, there are 24 wealthy students for each low-income student at these elite schools. As documented in the 2016 Cooke Foundation report, "[True Merit: Ensuring Our Brightest Students Have Access to Our Best Colleges and Universities](#)," the result is a system of postsecondary education that is highly stratified by socioeconomic class (Exhibit 1, page 2).¹

Tenth grade students in the top academic quartile nationwide are only half as likely to apply to a selective college if they come from a poor family compared to a wealthy one. When low-income students do apply to selective institutions, they face additional barriers because the admissions processes at such institutions are built on a series of preferences that reduce the chances of high-achieving, low-income students gaining admission. And when they *are* admitted, low-income students matriculate at lower rates than higher income students because they lack financial resources or do not feel they belong at such colleges.²

In the end, high-achieving students from the bottom socioeconomic quartile – despite their equal academic potential – are only *one-third as likely* to enroll in selective colleges as academically similar

students from the top socioeconomic quartile. **Yet our research shows that when high-achieving, low-income students attend selective institutions, they perform equally well academically, earning similar grade-point averages, and graduating in equal numbers.**³ Denial of admission to low-income students who can do the work is a profound violation of these students' fundamental human dignity. By denying them college admission, society is denying them *and their families* perhaps their only opportunity for social and economic advancement. This rank unfairness must be corrected.



MAKING SOCIOECONOMIC DIVERSITY A PRIORITY

The percentage of low-income students enrolled ranges widely among selective institutions, from 6 percent to over 40 percent. Some institutions have dramatically increased their representation of students with financial need in recent years; for example, Vassar College increased from 16 to 24 percent and University of California-Santa Barbara increased from 31 to 38 percent.⁴

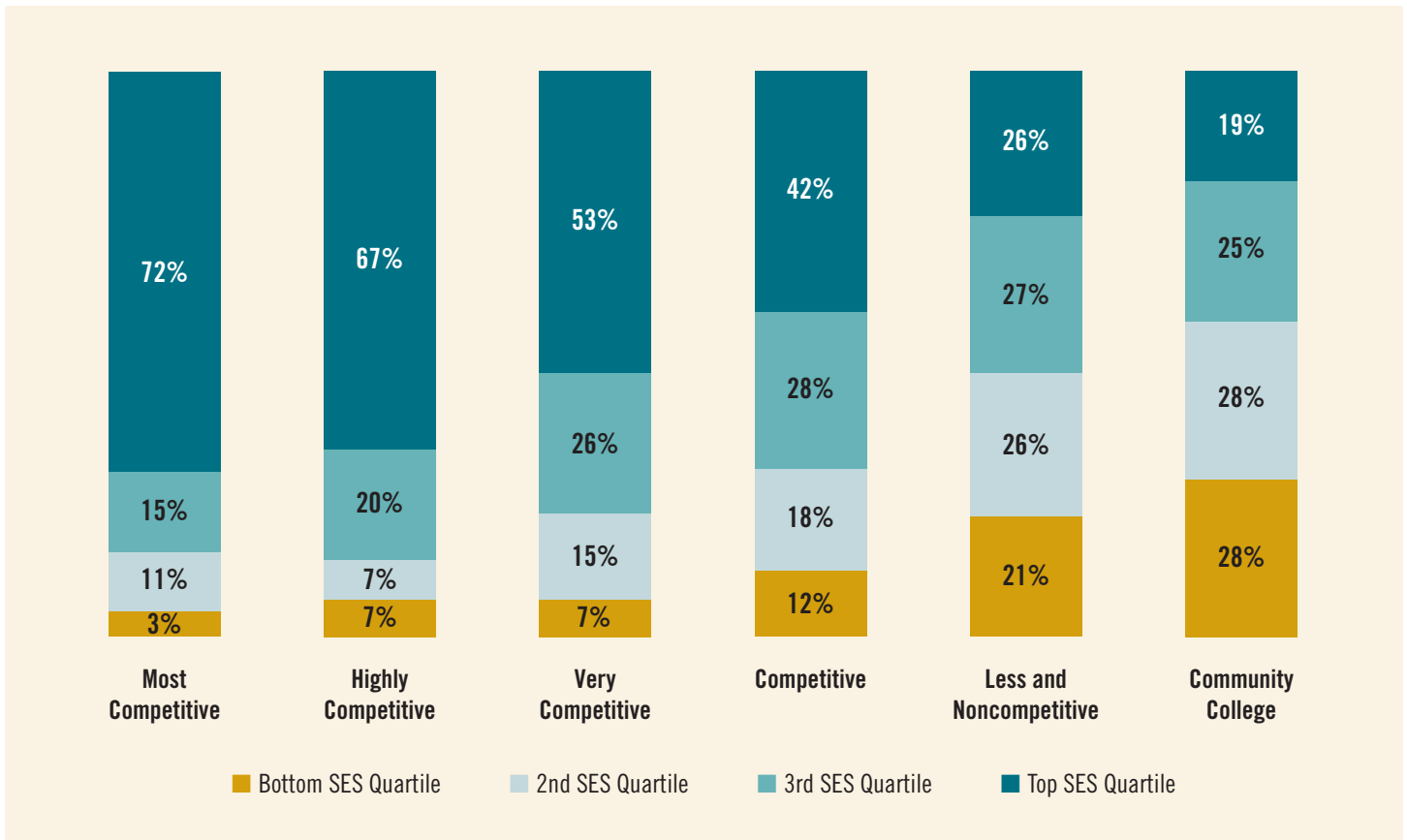
Many factors affect an institution's willingness to admit more low-income students. Small liberal arts colleges can make choices that are unique to their circumstances, such as pairing each low-income applicant with a current student mentor. Large research universities may be able to invoke different practices, such as cultivating admissions pipelines from neighboring school districts with many low-income students. Geography matters; schools in the Midwest have lower costs of living than East Coast institutions. However, money alone is not dispositive of outcomes. Selective colleges with very different endowment sizes can admit similar percentages of low-income students – particularly if doing so is made an institutional priority (Exhibit 2, page 3).

*Throughout this report we use the terms "elite colleges," "top colleges," and "selective colleges," to refer to both postsecondary colleges *and* universities that typically admit only a portion of their applicant pool, consisting of students with high levels of initial academic readiness as measured by grades and standardized test scores. For analysis purposes we count as "selective" any institution classified by the Barron's Profiles of American Colleges as "Most Competitive" or "Highly Competitive," roughly 300 institutions.

There is no one-size-fits-all solution for increasing access for high-achieving, low-income students. What does apply to every institution, however, is that equalizing opportunity for low-income students must be an institutional priority for it to happen. Equality must be discussed and supported in a meaningful way, not just given lip service. At **Vassar College**, for example, former President Catharine Bond Hill postponed campus building projects in order to free up more funding for financial aid. Other institutions have made admission of low-income, high-achievers a matter of their core institutional purpose. For example, admissions staff at **Allegheny College** describe equality of opportunity as “part of the ethos here.” The data support their claim: in 2015-16, 31 percent of incoming freshmen were recipients of federal Pell Grants, which go to low-income students.

Selective colleges have an important role to play in encouraging high-achieving, low-income students to apply to their institutions.

Exhibit 1: Entering Freshman Enrollment, by Institutional Type and Student Socioeconomic Background



Source: Jennifer A. Giancola and Richard D. Kahlenberg, “True Merit: Ensuring Our Brightest Students Have Access to Our Best Colleges and Universities,” (Lansdowne, Va.: Jack Kent Cooke Foundation, 2016).

ABOUT THIS REPORT

Some elite colleges have demonstrated a strong institutional commitment to increasing socioeconomic diversity on their campuses and are working to remove the remaining barriers that block high-achieving, low-income students from enrolling. In this report, we summarize these institutions' best practices and provide insight into how selective colleges can expand opportunities for outstanding low-income students.

Our recommendations are drawn largely from the practices of five institutions designated as finalists for the **2016 Cooke Prize for Equity in Educational Excellence**, a \$1 million prize awarded to a selective college or university that has demonstrated excellence in

In Their Own Words

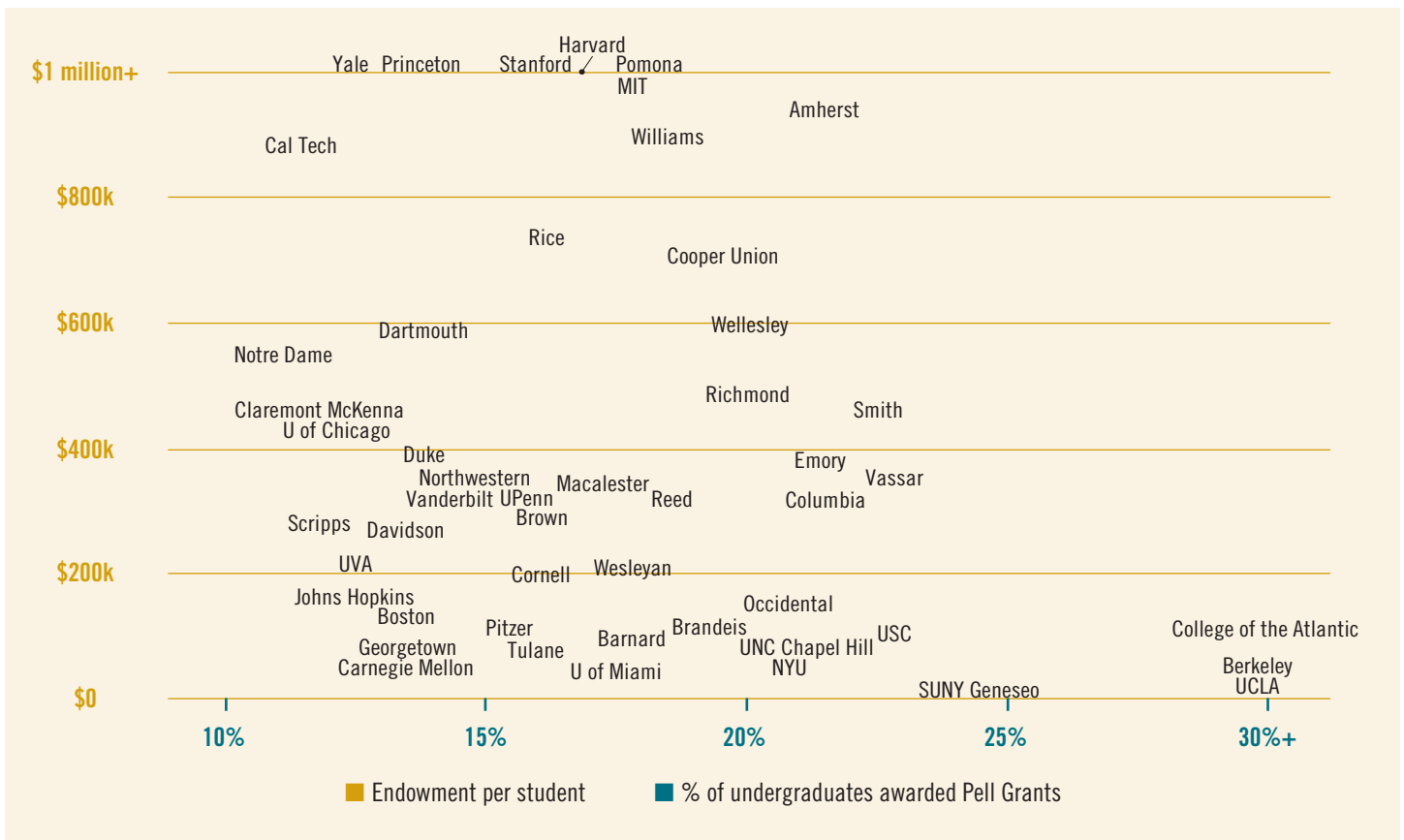
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“I toured USC one summer and definitely got the feeling that only wealthy students could attend. The campus was filled with bricked buildings and beautiful statues were everywhere. Since it’s a private school, it will be expensive to attend. Of all the people that I have known that applied there or has been there, they all live in well off families.”

*Cooke Scholarship applicant,
Santa Rosa, California*

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Exhibit 2: Economic Diversity is Not Determined by Endowment



Source: Endowment per student, which is for 2013-14, includes graduate students. Pell grant share is an average of all undergraduates from 2013-14, 2014-15, and 2015-16. Data from the Department of Education’s Integrated Postsecondary Education Data System. Exhibit format modified from the New York Times.⁵

Note: Following initial release of this report in August 2017, this exhibit was revised to remove non-degree-seeking students from the calculations so that the “Percent of undergraduates awarded Pell Grants” reflects only *degree-seeking* undergraduates.

We recognize that many institutions are working to increase access and affordability. And yet, inequality and underrepresentation still exist – so we must do more.

admitting, supporting, and graduating outstanding low-income students. The 2016 Cooke Prize recipient was **Amherst College**. The four other 2016 finalists were: **Davidson College, Pomona College, Rice University, and Stanford University**. We also draw on recommendations from staff at selective institutions that have made increasing access for low-income students a priority, including **Allegheny College, Centre College, Brandeis University, Franklin and Marshall College, Grinnell College, Northwestern University, St. Lawrence University, University of California-Berkeley, Vassar College, Wesleyan University, Williams College, and Yale University**. All of these schools have demonstrated a strong commitment to increasing the socioeconomic diversity of their student bodies.

Input from institutions is balanced with two additional data sources. We gathered recommendations from representatives of **college access organizations** (Appendix A, page 51). And we surveyed **2,500 high-achieving high school seniors from low-income backgrounds** who applied for the Cooke College Scholarship (Appendix B, page 51, for methodology and sample details).

Drawing on these data sources, we make 14 recommendations to selective colleges and universities, organized broadly in three areas:

- Encouraging high-achieving, low-income students to **apply** (page 7)
- **Admitting** more high-achieving, low-income students (page 25)
- Increasing **matriculation** rates of high-achieving, low-income students (page 39)

At the end of this report, we include a guide for institutions to review their own practices (pages 48-50).

We recognize that many institutions are working to increase access and affordability. *And yet, inequality and underrepresentation still exist* – so we must do more. It is in the spirit of continual improvement and progress towards the dream of equal opportunity for all regardless of social pedigree and financial status that we offer these recommendations.

Pomona College | *2016 Cooke Prize Finalist*

A liberal arts college with an enrollment of 1,650 students, Pomona College is committed to recruiting low-income, community college, first-generation, immigrant, refugee, and undocumented students from ethnically diverse backgrounds. As outlined in the institution's [strategic plan](#), "Lighting the Path to 2025: A Vision for Diversity," Pomona believes that diverse perspectives create the most transformative learning experiences, and has dedicated significant human and financial resources to diversifying its student body.

Pomona College meets the full demonstrated financial need of students (including undocumented students who graduate from U.S. high schools) with grants, scholarships, and a small work stipend, without loans. As part of the White House College Pipeline Initiative of 2014, Pomona's president committed the institution to increase enrollment of Pell-eligible students to 20 percent. Pomona has since exceeded that goal, enrolling 22 percent Pell-eligible students in 2015-16.

Pomona has developed recruitment and admissions strategies to address the specific needs of underrepresented students. Admissions readers are trained to be aware of students' home and school conditions. Five admissions officers comprise the Admission Office's Diversity Team, which keeps abreast of research and makes recommendations.

In admissions outreach, Pomona pays particular attention to low-income, first generation, transfer, immigrant, deferred action for childhood arrivals (DACA), and undocumented students, and has intentionally and explicitly increased communications about issues that might resonate with low-income and first-generation students by its Office of Communications. Pomona actively includes undocumented students in its outreach, and they receive the same financial aid support as other domestic students. The college estimates that undocumented students comprise approximately four percent of the student body.

To reach younger students, Pomona operates the Pomona College Academy for Youth Success, a four-week, summer residential program for academically ambitious 10th through 12th grade high school students from the Los Angeles metropolitan area. Students receive year-round mentoring throughout high school and programming aimed at increasing their readiness for competitive college enrollment. All participating students are admitted to colleges and universities, and 68 percent complete a college degree (more than twice the rate of similar students who did not participate).





THE APPLICATION PROCESS

Encouraging High-Achieving, Low-Income Students to Apply

Smart students from low-income backgrounds are less likely to apply to selective schools even when their abilities and experiences make them ideal candidates for admission. Selective colleges and universities have an important role to play in encouraging such students to apply. We offer five recommendations:

RECOMMENDATION 1:

Make clear the true cost of college attendance after financial aid.

The stated cost of attending college – tuition, fees, books, room and board, and living expenses – has never been higher. According to the College Board, a “moderate” cost for all these things in the current academic year is about \$24,000 for an in-state student at a public institution and almost \$48,000 at a private institution – with some schools charging much more.⁶

Understandably, these high costs give many low-income students and their parents “sticker shock,” as *the stated cost of one year of college can exceed a family’s total annual income*. This leads many families to conclude that going to *any* college – let alone an elite private college – is simply unaffordable. As a consequence, many well-qualified students don’t even apply.⁷ According to administrators at **Amherst College**, “The largest challenge we face is simply to convince low-income students that they can apply, and that if accepted, they will be able to afford to attend Amherst.”⁸

In our student survey, we found that **about one in three (34 percent) of high-achieving, low-income students reported that the stated costs of tuition, fees, and room and board had discouraged them from even applying to college.**⁹ When asked which institutions they had chosen to not even apply to because of the perceived cost of attendance, students named specific schools (New York University and Duke University were the top responses) and groups of institutions including “the Ivy League” and “out-of-state institutions.”¹⁰

More affluent students and their parents – who are often college graduates themselves – have a much greater understanding of financial aid and how it can lower *or completely eliminate* the cost of attendance. Low-income parents are not always as savvy. There are, however, ways to address this problem.

Through the Expanding College Opportunities project, researchers at **Stanford University** and the **University of Virginia** have demonstrated that simple mailings containing college

RECOMMENDATION CHECKLIST



- Make clear the true cost of college attendance after financial aid.
.....
- Reduce the costs associated with applying to college.
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- Make the college application process simpler.
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- Customize messaging to encourage low-income students to apply.
.....
- Partner with high schools and community-based organizations to target outstanding low-income students.

In Their Own Words

“It was discouraging looking at all the schools’ costs. Unless I am awarded a major scholarship, it will be nearly impossible for me to attend college. Many schools to which I applied offered academic scholarships, which may have covered tuition, but in most cases, fees, books, meal plans, and living expenses more than double the cost. The merit scholarships that I was offered did not cover these expenses. I found that a ‘full tuition’ scholarship doesn’t really mean that at all.”

*Cooke Scholarship applicant,
Birmingham, Alabama*

application advice can have a remarkable impact. Together with semi-customized information about the net cost of attending different types of colleges along with (no-paperwork) application fee waivers, more high-achieving, low-income students than ever before both applied and were granted admission to participating more selective colleges.¹¹

Unfortunately, the information typically presented by institutions about costs is often complicated and confusing. There is much that colleges and universities can do to make clearer to low-income students, who are frequently the first in their families to apply to college, that the real cost of attending is likely to be *far lower* than the sticker price because of the many forms of financial aid.

Colleges should, at a minimum, do the following:

✓ **Discuss financial aid and discounted pricing *whenever* the cost of attendance is mentioned.**

For example, schools should state their tuition as follows: “Tuition is \$62,000 per year, except for students who come from families with limited financial means, in which case the tuition may be much lower or waived altogether.” Institutions could also be transparent that tuition is charged “on a sliding scale” based on family income. Currently, there are often several pages of jargon after the tuition is stated. This is confusing and – to low-income students – off-putting.

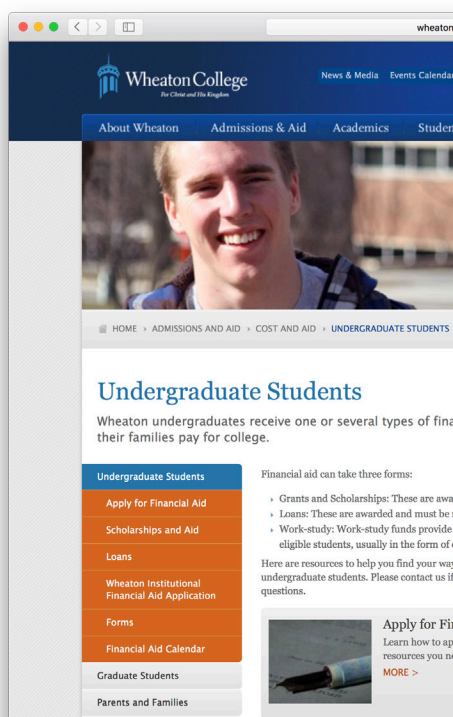
✓ **Provide easy-to-access and clearly stated information about financial aid on all college admissions websites.**

This is not a place for legalese. Instead, for example, **Wheaton College’s** financial aid page clearly states:

Financial aid can take three forms:

- ▶ Grants and Scholarships: These are awarded and do not have to be repaid.
- ▶ Loans: These are awarded and must be repaid.
- ▶ Work-study: Work-study funds provide aid in exchange for work for certain eligible students, usually in the form of campus-based employment.

Here are resources to help you find your way, for first-time and current undergraduate students. Please contact us if we can help you with specific questions.¹²



✓ **Allow students to estimate attendance costs using net price calculators.**

A great resource is Pell Abacus, a free short-cut site designed to allow low-income students to access net price calculators across multiple institutions. Sponsored by ECMC, a non-profit foundation, Pell Abacus is designed to be easy to use by students. It requires only limited knowledge about a family’s financial resources. Inexplicably, 31 selective colleges currently block Pell Abacus, effectively preventing low-income students from receiving an initial estimate of the institution’s “true cost.”¹³

✓ **Mention the availability of fee waivers *every time* the application fee is mentioned.**

✓ **Communicate clearly any mandatory fees.**

Mandatory fees have risen much faster than tuition in recent years.¹⁴ Yet fees are not always communicated up-front to students, which can create problems for students working with limited financial resources.

✓ **Use accurate and up-to-date information to estimate off-campus living costs.**

Researchers have found that one-third (33 percent) of institutions *underestimate* off-campus living allowances by \$3,000 or more, compared to what it actually costs to live modestly in their vicinity.¹⁵ This is consumer fraud. Rather than basing living cost estimates on outdated information or relying solely on student surveys, colleges should use up-to-date standardized information and validate student-reported information with reliable data, such as from the U.S. Department of Housing and Urban Development, Agriculture Food Plans, and Bureau of Labor Statistics.

✓ **Partner with high schools to educate students about financial aid.**

✓ **Partner with the [College Advising Corps](#) (CAC) or [CollegePoint](#) to provide reliable college advice.**

The CAC is a national team of approximately 600 college advisors. CollegePoint is a project of Bloomberg Philanthropies and is aimed at helping high-achieving, low-and-moderate-income students apply to, enroll in and graduate from top colleges.

There is much colleges can do to make clear to low-income students that the real cost of attending is far lower than the stated price.

In Their Own Words

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“[Stated costs discouraged me from applying to] almost all of the schools I was planning on applying to. Some schools are need blind, but I wasn’t confident (after FAFSA) that they would understand my need. The only schools I was comfortable applying to were community colleges.”

*Cooke Scholarship applicant,
Harriman, Tennessee*

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**INSTITUTIONS
BLOCKING PELL ABACUS
(AS OF JULY 2016)**

- California Institute of Technology
 - Colby College
 - Fordham University
 - Harvard University
 - Lawrence University
 - Pepperdine University
 - Princeton University
 - Saint Louis University
 - Texas Christian University
 - Trinity College
 - University of Tulsa
- and 20 others.

RECOMMENDATION 2: Reduce the costs associated with applying.

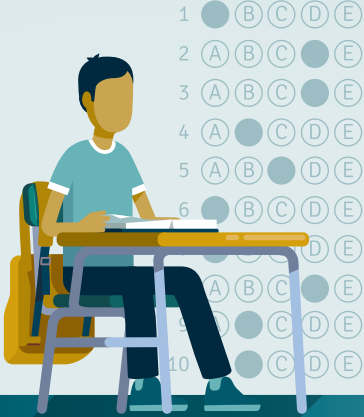


Applying to selective colleges and being competitive enough to gain admission is expensive. We estimate that wealthy students may spend as much as \$12,000 or more preparing for and applying to college (Exhibit 3, below). Low-income students cannot afford such investments. Colleges should waive some or all of these costs to make it more feasible for high-achieving, low-income students to apply.

In Their Own Words

“In all honesty, [I was discouraged from applying to] every school that required an application fee. As a student who does not qualify for the College Board application fee waivers, yet faces economic burden, I found myself being dissuaded from applying to any schools that required a large application fee (\$40+).”

*Cooke Scholarship applicant,
Rowlett, Texas*

Exhibit 3: The Costs of Applying to Selective Institutions

<p>This is Marco. He wants to study Economics at a prestigious university. Given the intense competition for admission, his family is willing to invest the necessary money to help him prepare academically.</p>  <p>Standardized Tests</p>	<p>Marco’s family wants to visit five of his top choices. There are two schools within driving distance, and they decide to make three additional trips by plane to get a sense of campus fit for Marco.</p>  <p>Remote Campus Visits</p>	<p>To help Marco have the best chance of getting into a good school, he plans to apply to 10 schools, and his parents hire an admissions consultant.</p>  <p>Applying to College</p>
<ul style="list-style-type: none"> • SAT with essay: \$57 • SAT Subject tests: \$45 • ACT plus writing: \$58.50 • 3 AP tests: \$93 each • Personal tutoring: \$1,199 to \$3,799 <p>TOTAL: UP TO \$4,200</p>	<p><i>(Three remote campus visits for a student and one parent)</i></p> <ul style="list-style-type: none"> • Plane tickets: \$350 per person • Hotel: \$175 • Food, transportation, and other: \$60 per person <p>TOTAL: \$3,000</p>	<ul style="list-style-type: none"> • Admissions interview outfit: \$100 • College application fees: \$50 per application • Submitting standardized test scores: \$0 to \$300 • Private admissions advising: \$4,000 <p>TOTAL: UP TO \$4,900</p>

To reduce the costs associated with applying, selective colleges should:

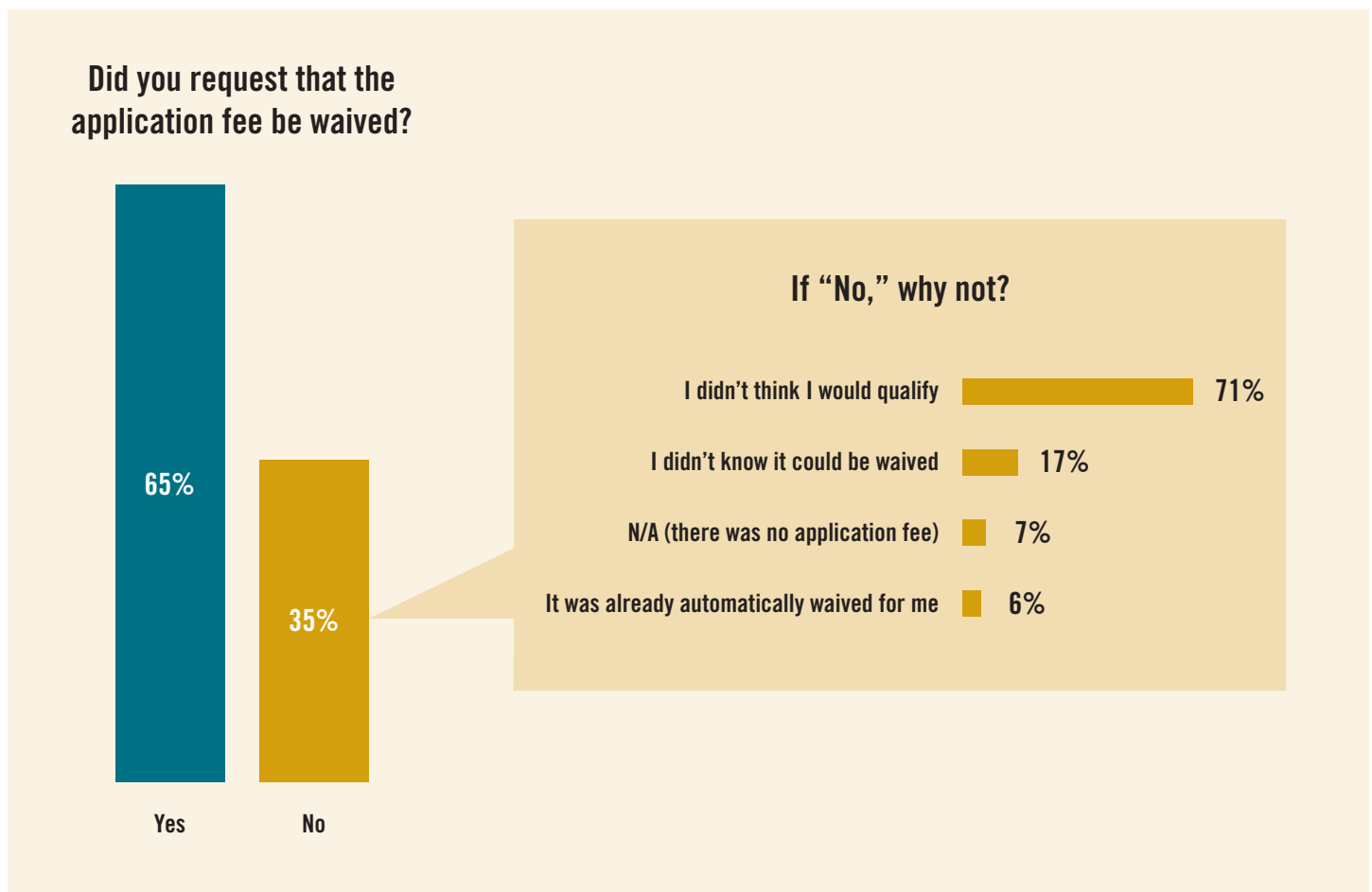
✓ **Automatically waive application fees for low-income students – or simply drop application fees altogether.**

Certainly, in the case of students from Title I schools (those with large percentages of low-income students), application fees should be waived. If a student is entitled to free-or-reduced-cost lunch in high school, the application fee should be waived.

✓ **Pay for prospective low-income students to visit campus.**

High-achieving students from families with serious financial need should have the opportunity to visit a campus before committing to attend. Students who are genuinely strong prospects for a particular college should be able to see where they may be spending the next four or more years. Yet only 6 percent of high-achieving, low-income students who applied to a selective institution received financial support to visit the school before completing their application (Exhibit 6, page 13).

Exhibit 4: Requesting Fee Waivers from Selective Colleges



Source: Data from 2017 Cooke Foundation survey of high-achieving, low-income high school seniors. Reporting on students whose top choice institution was a "Most Competitive" or "Highly Competitive" institution, as ranked by Barron's in 2017.

Automatic Fee Waivers

Forty-two selective colleges do not require a fee to apply. We commend these institutions for removing this barrier to high-achieving, low-income students. Most other institutions charge an application fee, ranging from \$25 to \$90. Some other institutions are moving towards having a free application if completed online, and only charging a fee for students who apply using a paper application. This is somewhat troublesome because in our experience low-income students are *more* likely to lack online access, and file a paper application. While the majority of schools offer fee waivers to low-income students for their application fee, the process of obtaining these waivers can be arcane. At a minimum, the process for a fee waiver should be straight forward and relatively simple.

Not all low-income applicants eligible for fee waivers request them.¹⁶ *Only two-thirds (65 percent) of high-achieving, low-income students applying to selective schools request a fee waiver from their top choice institution* (Exhibit 4, page 11). This is in part because high-achieving students from low-income families are not always aware that application fees may be waived; in our sample, fully 17 percent of students not requesting a waiver did not even know that fees could be waived.

This is entirely understandable, as so often information about fee waivers is tucked away in confusing language on school websites (Exhibit 5, below) or in arcane policy statements. At some institutions, the onus is on the overworked high school guidance counselor to send a letter requesting a fee waiver. A skeptical reader

Exhibit 5: Sample Confusing Language about Application Fee Waivers

University of Miami

UM: The University of Miami accepts fee waivers from the College Board, NACAC, or ACT. UM does not grant fee waivers for applicants. University of Miami employees or dependents of employees may apply using the option “School-specific fee waiver.” If you have questions about receiving a fee waiver, you should speak to your guidance counselor.¹⁷

JKCF: *The University of Miami does not grant fee waivers across the board. It appears that each waiver must be sought separately. This is especially burdensome.*

Harvard University

HU: There are a few ways you may go about requesting that your fee be waived. First, you may submit a fee waiver from the College Board or NACAC. If you are unable to obtain these forms, you may have your guidance counselor or school official send us a letter requesting a fee waiver based on financial hardship. You may also write this letter yourself, and have it signed by a school official. Fee waiver requests may be faxed to 617-496-3229, or mailed to our office.¹⁸

JKCF: *In the absence of a College Board or NACAC fee waiver, relying on college guidance counselors who are overburdened already will eliminate many applicants.*

City University of New York

CUNY: CUNY does not accept any other type of fee waiver including waivers distributed by the College Board or any other organization. A very limited quantity of CUNY fee waivers are provided to high school counselors/college advisors to be distributed to students with the most financial need. To request a CUNY fee waiver, please see your counselor/college advisor at your high school as soon as possible. Once the supply of CUNY fee waivers is exhausted, no additional waivers will be provided to the high school.¹⁹

JKCF: *CUNY’s purpose is to focus on low-income students. The policy that CUNY fee waivers may be “exhausted” strikes at the heart of its institutional mission. To say the least, the policy is bizarre.*

Note: Jack Kent Cooke Foundation (JKCF), University of Miami (UM), Harvard University (HU), City University of New York (CUNY)

might think that these processes were intentionally instituted to deter low-income, highly-qualified students from applying. The entire process is questionable and the revenue generated is undoubtedly modest.

Colleges and universities should automatically waive application fees for students who appear to be from low-income families.

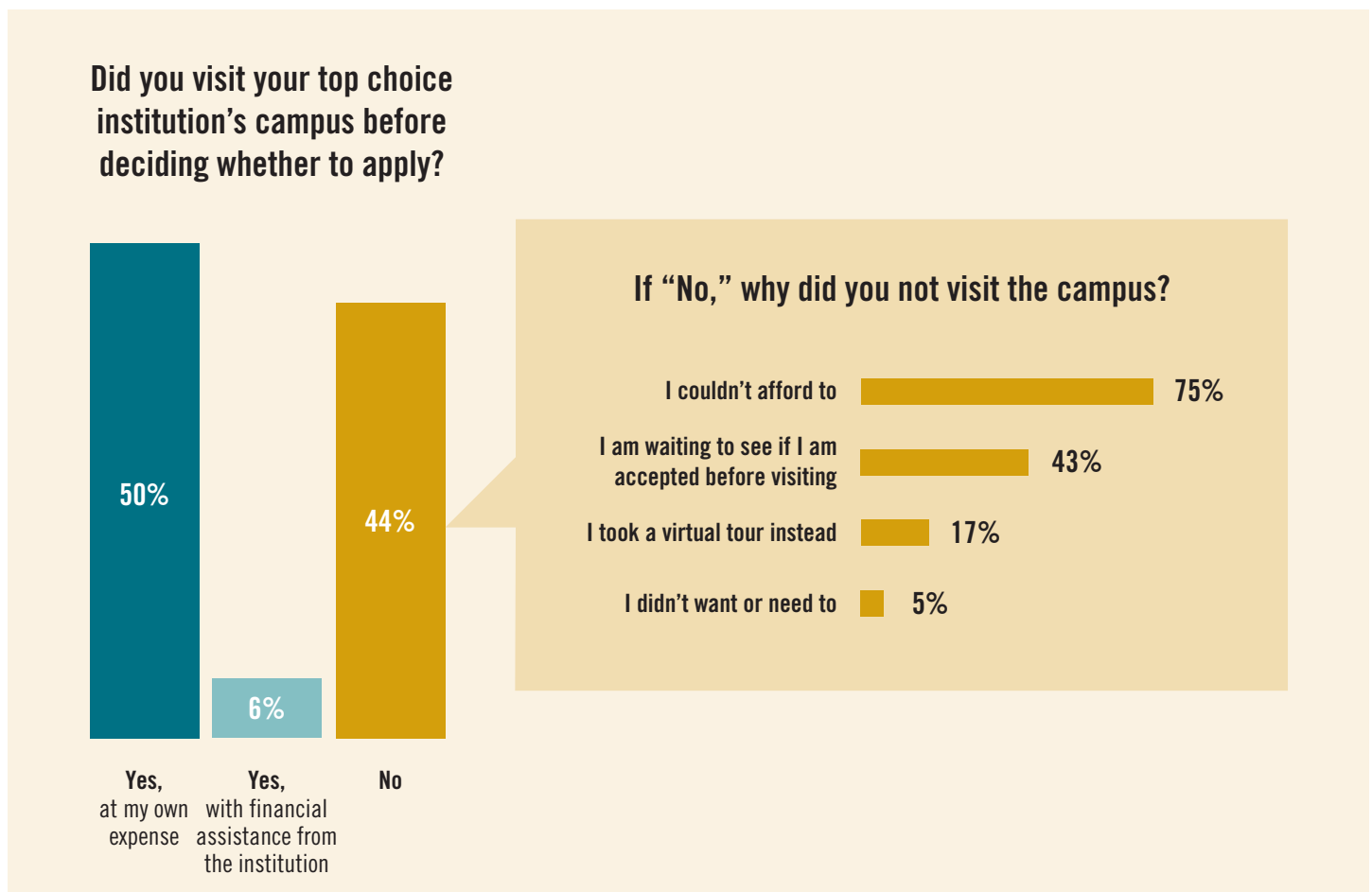
For example, as a need-blind institution that does not collect family income as part of the application, **Amherst College** relies on students’ answers to a series of questions regarding the student’s high school, participation in programs (such as the federal free or reduced-price lunch program), and family situation; if any of the answers are “yes,” the student’s application fee is automatically waived. This is a policy calculated to be sensitive to the needs of low-income students.

In 2016, the [Coalition for Access, Affordability, and Success](#) introduced automatic fee waivers for low-income applicants in their application. By opting in to the application tool, member colleges and universities make it possible for a student to obtain a single fee waiver that applies to most member institutions.

Campus Visits

Traveling for campus visits is reported as among the largest barriers faced by low-income applicants, according to both students and representatives of community-based college access organizations (Exhibits 7 and 8, pages 14 and 15). On the one hand, it is simply not reasonable to expect a student to make a four-year commitment to live in a place that he or she has not previously seen. We would not expect this of middle-class or wealthy students. Why would we

Exhibit 6: Traveling to Visit Selective Institutions Before Applying



Source: Data from 2017 Cooke Foundation survey of high-achieving, low-income high school seniors. Reporting on students whose top choice institution was a “Most Competitive” or “Highly Competitive” institution, as ranked by Barron’s in 2017.

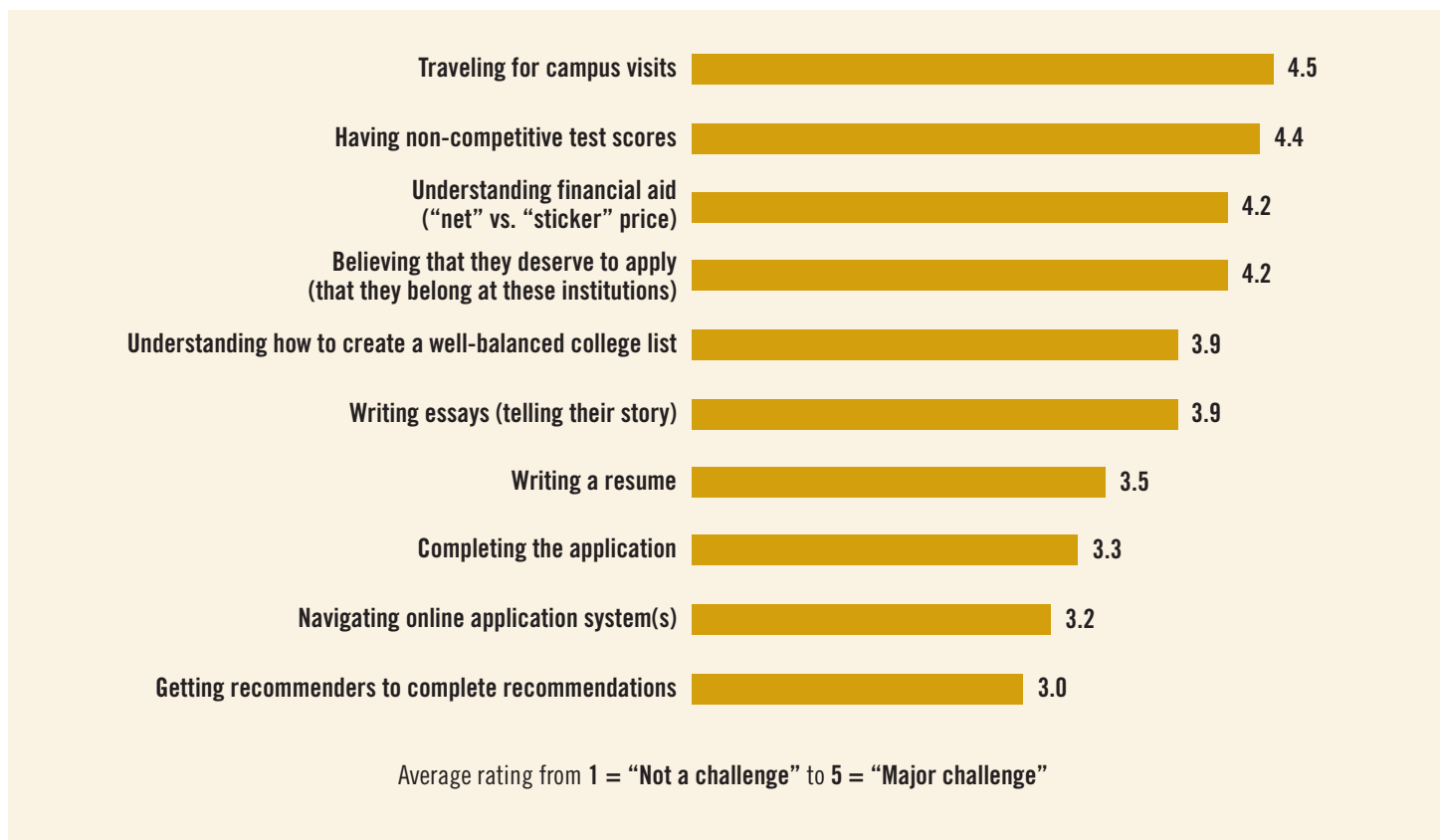
think that students with financial need – who are already apprehensive about attending college – would be more willing to live in a place for an extended period that they had not previously visited? On the other hand, the cost of a campus visit can be prohibitively expensive, even for a well-endowed institution.

Yet only about half of high-achieving, low-income students applying to selective colleges (56 percent) visited their first-choice campus before applying, primarily at their own expense. Only 6 percent had travel costs subsidized by the institution (Exhibit 6, page 13). The primary reason students did not visit their top choice institution before applying was that they could not afford it.

When possible, institutions should pay for prospective low-income students to visit their campus. Grinnell College, for example, has committed to flying every Pell-eligible student and several domestic students of color to campus for spring events. Institutions should also consider creating virtual tours as an alternative. Only 17 percent of students unable to visit campus report they took a virtual tour (Exhibit 6, page 13).

Nearly one in four high-achieving, low-income students apply to college completely on their own without help from others. Institutions can help fill this void.

Exhibit 7: Challenges Faced by Low-Income Students When Applying to Selective Colleges and Universities, as Reported by Representatives of Community-Based Organizations Serving Low-Income Students



Source: Survey of 19 community-based organizations serving low-income students, conducted by the Cooke Foundation spring 2016. Survey question read: “To what extent do your students experience the following challenges when applying to selective colleges or universities?”

RECOMMENDATION 3: Make the college application process simpler.

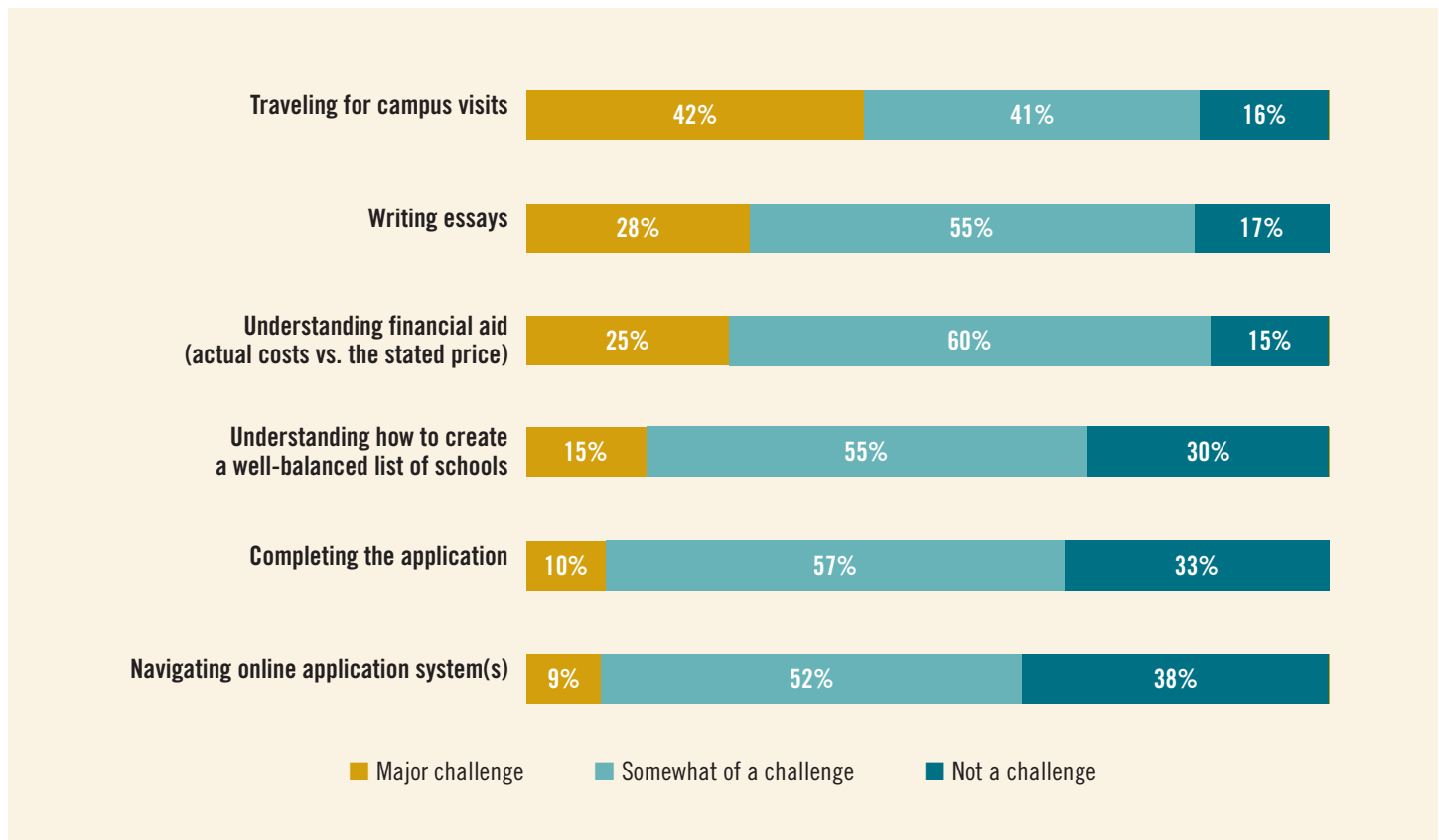
For middle-class students with educated parents and well-resourced high school guidance counselors, applying to college is multifaceted and complex. For low-income students with parents who in many cases have not attended college themselves – and whose high school counselors are likely over-worked, under-trained, and carrying overwhelming caseloads – applying to college can be like navigating a labyrinth. Indeed, 29 percent of high-achieving, low-income students reported that the admissions process was confusing, most frequently citing questions about how to apply for financial aid.²⁰ Also cited frequently were conflicting deadlines and unclear instructions.

College access programs – such as the Cooke Foundation’s Young Scholars Program – attempt to guide low-income students through this process. At the

Exhibit 8: Challenges Faced by Low-Income Students When Applying to Colleges and Universities

HIGHEST APPLICATION FEES, 2016

- Stanford University **\$90**
-
- Columbia University **\$85**
- Duke University
-
- Boston University **\$80**
- Cornell University
- Dartmouth College
- North Carolina State University
- University of North Carolina at Chapel Hill
- Yale University

Source: Data from 2017 Cooke Foundation survey of high-achieving, low-income high school seniors. Survey question read: “To what extent (if at all) were the following challenges for you when applying for college?”

Cooke Foundation, educational advisers work with students throughout high school to develop appropriate college lists, craft personal narratives, construct essays, and prepare for college entrance exams. The foundation also pays for college visits. Other college access organizations do the same.

Yet far more high-achieving, low-income students lack access to an outside advising experience that can help them navigate the admissions process. We have found that 23 percent of high-achieving, low-income students – **almost one in four** – applied to college completely on their own, without the benefit of teachers, guidance counselors, parents or peer mentors. This places them at a substantial competitive disadvantage with more affluent students (Exhibit 9, below).²¹

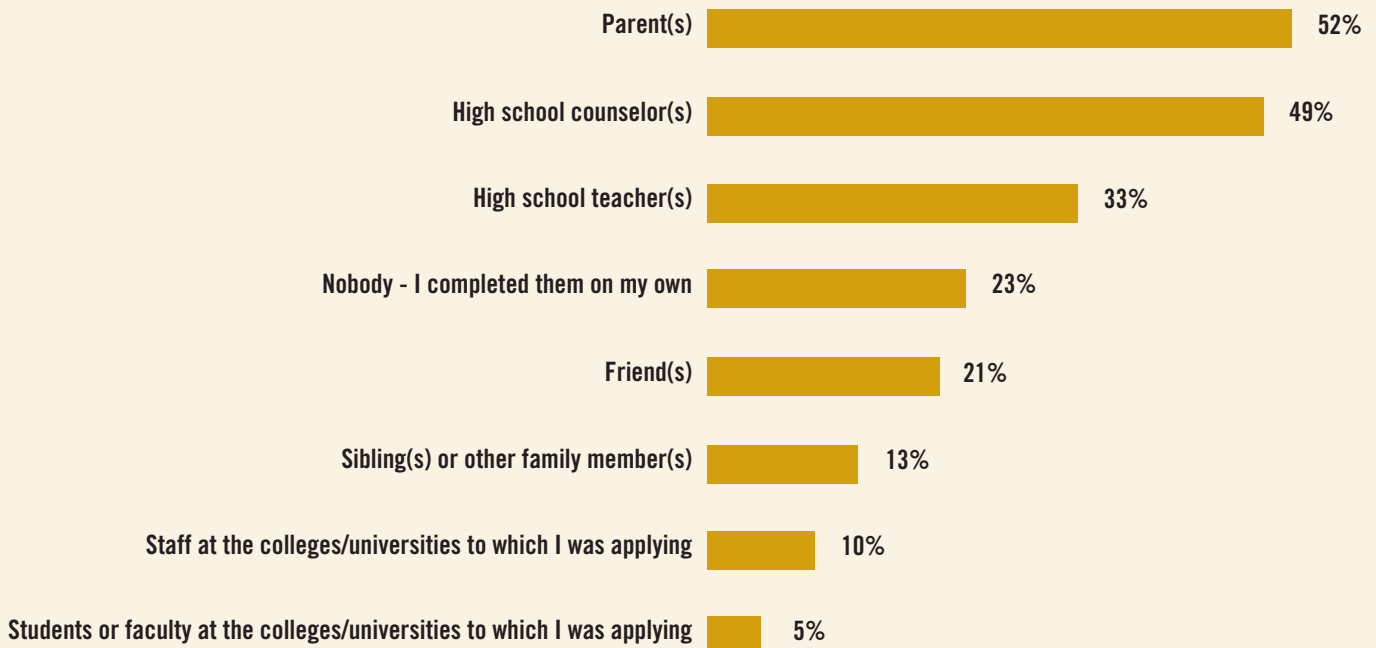
In Their Own Words

.....
 “The financial aid instructions were confusing. It was especially confusing that each of the colleges required different forms and such.”

*Cooke Scholarship applicant,
 Park River, North Dakota*

Exhibit 9: Assistance Received in College Application Process by High-Achieving, Low-Income Students

Who (if anyone) helped you complete your college applications?



Source: Data from 2017 Cooke Foundation survey of high-achieving, low-income high school seniors; N = 2,511.

Selective colleges can help these students by making their application process easier and offering extra guidance to students who need it.

Selective colleges should:

✓ **Provide more guidance and advice to student applicants upfront, without requiring applicants to ask for help.**

At some institutions, admissions staff have begun proactively engaging disadvantaged applicants during the process. We are encouraged that 12 percent of high-achieving, low-income students report receiving help with their application from faculty, staff, or students at the institution to which they were applying.²² Since 2006, **Amherst College** has matched low-income prospective applicants with current Amherst students from similar backgrounds, who provide the prospective applicants with mentoring and coaching on identifying, selecting and applying to any selective college or university.

✓ **Streamline systems and processes *across* institutions.**

For example, all students would benefit from being able to submit their standardized test scores once to central applications (such as the College Board; Common Application; Universal College Application; or the application that has been developed by the Coalition for Access, Affordability, and Success) instead of individually to each school.

✓ **Consider ways to guide students through the process, such as using checklists or text message reminders.**

RECOMMENDATION 4: Customize messaging to encourage low-income students to apply.

High-achieving, low-income students often mistakenly believe that they do not “belong” at selective institutions because they do not know anyone from their home community who has ever attended or even applied.²³ In addition, 30 percent of high-achieving, low-income students report that some institutions’ websites, materials, or presentations gave them the impression that only wealthy students attended those schools.²⁴ Careful, sensitive and nuanced messaging is essential to counter these misperceptions.

Pomona College, a 2016 Cooke Prize finalist, has put great effort into intentionally crafting outreach messages that target low-income students, including featuring low-income students on its websites and media communications, and having low-income students speak during orientation. To learn more about Pomona’s efforts, see page 5.

Selective colleges should:

✓ **Be cognizant that the marketing materials, videos, websites, and other messaging may employ the language and imagery of wealth, which may inadvertently deter applicants with financial need from applying.**

Accordingly, each communication should be examined to determine whether it attracts students from *all* income strata. See, for example, Exhibit 10, pages 18 and 19.

✓ **Enlist current students from similar backgrounds to analyze particular communications and to participate in outreach activities with low-income students.**

✓ **Acknowledge, value, and empower parents and guardians.**

For example, include a tab for parents and guardians on the college website, commit to offering transportation to at least some parents and guardians for campus visits, and develop marketing materials and virtual tours in multiple languages.

Exhibit 10: Ensure that Language in Marketing Materials is Inclusive

Pictured are three landing pages from the net price calculators for **Yale University**, **Wellesley College**, and **Pell Abacus**.²⁵ Observe that the first example from Yale makes certain assumptions about students that may not be true for those from low-income families: that students have access to their parent’s tax returns; that families have savings, checking, investment, and retirement accounts; that family assets may exceed \$200,000. Contrast these assumptions with the simpler, more welcoming language of Wellesley’s or Pell Abacus’ pages. We draw this comparison not to single out Yale – as many colleges have websites and marketing materials that contain similar language – but to encourage every institution to review its website for implicit assumptions that may deter low-income students from even considering applying.

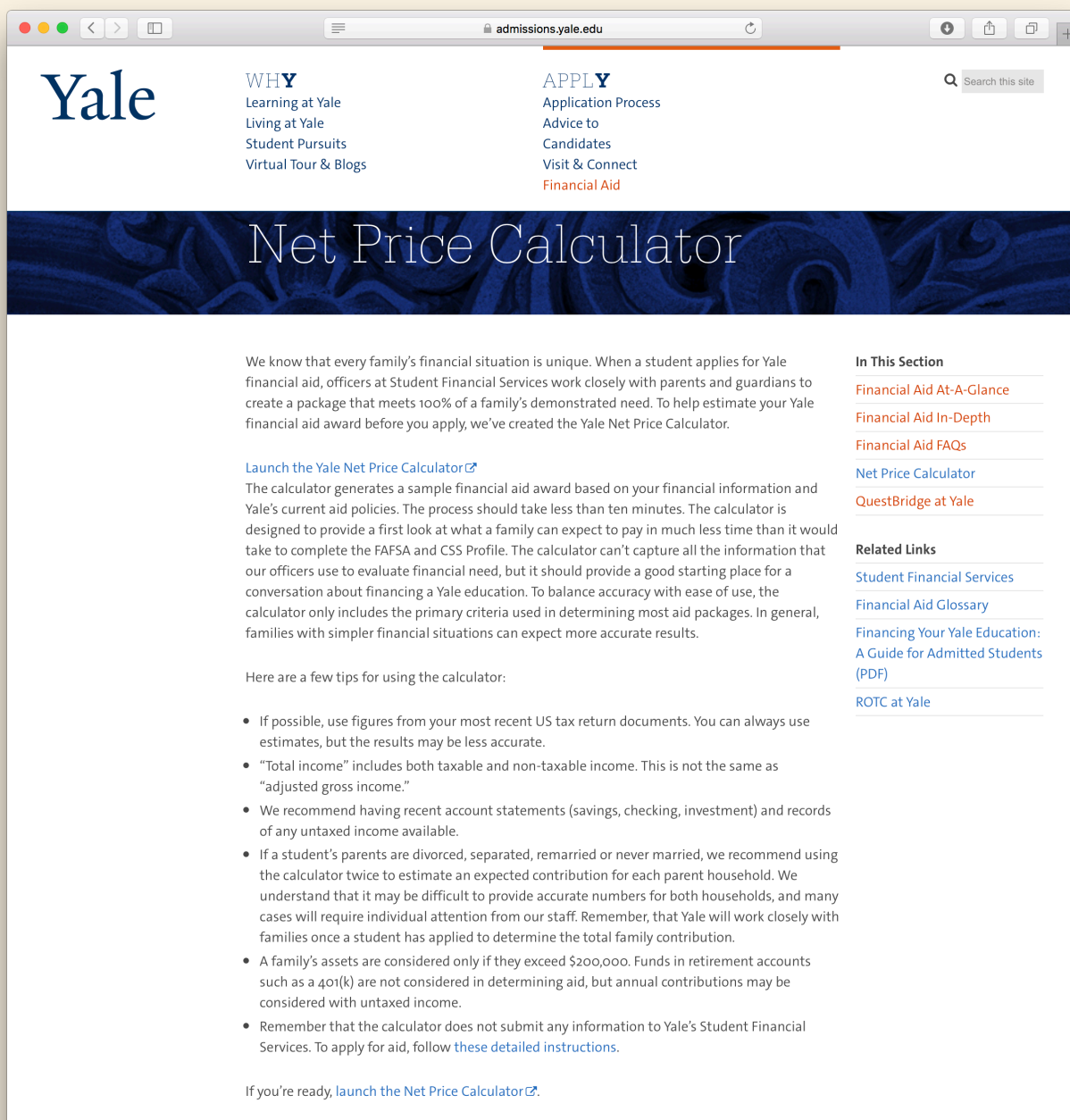


Exhibit 10: Ensure that Language in Marketing Materials is Inclusive (continued)



Rice University | *2016 Cooke Prize Finalist*

Rice University is a research university enrolling over 3,900 undergraduate students and over 2,800 graduate students. Currently, 17 percent of Rice students are from low-income families. Rice provides aid to meet 100 percent of a student's demonstrated financial need, without loans, for families making \$80,000 or less annually.

Rice conducts extensive community outreach aimed at increasing access for high-achieving, low-income students. Outreach at Rice is a campus-wide affair. The university's faculty members and students work with organizations to reduce the achievement gap between low-income and more affluent K-12 students in Houston schools. Below are some examples of the more than 50 programs Rice offers to increase students' academic preparation and expose them to life on a selective college campus. The programs below are offered at no cost to the students participating.

- The Energy and Sustainability Explorations Academy targets about 40 10th grade students each year from Houston's underserved high schools. Students perform experiments in Rice's chemistry laboratory and take part in STEM learning experiences across campus.
- Two programs target local low-income female students. The Computer Engineering Design Academy for Middle School Girls creates hands-on STEM design experiences for 7th graders, while the Institute for Biosciences and Bioengineering Girls STEM Initiative brings high school female students to campus for three consecutive summers and monthly during the school year for programming and mentoring.
- Rice undergraduates founded and run the Young Owls Leadership Program, which helps Houston area students from underserved communities to be competitive applicants to top-tier colleges and universities through on-campus workshops about the college application process, college life, financial aid and the college admission essay.

Rice faculty also are working to close the excellence gap nationwide. Rice created OpenStax, the leading developer of digital free, open-source textbooks covering high-impact college and Advanced Placement (AP) courses. OpenStax textbooks are used by 6,000 instructors in one-third of degree granting institutions in the U.S. (from community colleges to the Ivy League) and by thousands of high school students for college preparation and AP courses. To date, OpenStax has saved 1.5 million students more than \$160 million. Rice's Center for College Readiness has worked with 65,000 educators and high school students from every state and 53 foreign countries to prepare students for college success.



RECOMMENDATION 5: Partner with high schools and community-based organizations to target outstanding low-income students.

Appropriate counseling is essential to guide high-achieving, low-income students to colleges and universities that match their talents. Research has shown that students attending high schools with smaller counselor caseloads are more likely to enroll in college.²⁶ *Yet many high school counselors in under-resourced districts are strapped with overwhelming caseloads (in excess of 450 students per counselor) and receive little to no training in college selection.* Furthermore, many low-income students lack adults in their lives who have gone to college and who therefore can provide at least rudimentary advice in navigating the college admissions process.²⁷

Faculty, admissions staff, and even students and alumni of selective colleges can guide low-income students in selecting colleges. They are often in the best position to identify students who possess both a thirst for knowledge and the academic ability to thrive at selective institutions.

Partnering with high schools and community-based organizations (CBOs) that serve low-income students is an essential step that selective colleges can take to expand their pool of high-achieving,

Partnering with high schools and community based organizations that serve low-income students is an essential step selective colleges can take to expand their pool of high-achieving, low-income applicants.

In Their Own Words

.....
“Fee waivers and financial aid paperwork (the CSS profile) were super confusing. I didn’t know if I could email them over or if I had to mail them all. And the CSS profile asked for a lot of information my parents weren’t familiar with so we had a hard time figuring out what to put down.”

*Cooke Scholarship applicant,
New York City, New York*
.....

low-income applicants. To *expand* their outreach network, selective colleges should:

- ✓ **Have campus representatives visit feeder high schools and CBOs to conduct outreach and educational sessions.**
- ✓ **Sponsor campus visits, either as part of the admissions process or as part of summer programs.**
- ✓ **Engage faculty members and students to provide guidance to high-achieving, low-income high school students.**
- ✓ **Encourage high school counselors and teachers to provide these students with support during the application process.**
- ✓ **Encourage college representatives to reach out to middle school and even elementary school students to build a pipeline of high-achieving students with ambition to go to college.**

Two-Way Collaboration

.....

“We build relationships [with CBOs] in order to share information and best practices. They are telling us the challenges they have with regards to their students going to college and their experiences in college. We share with them what we’re doing for our students that resemble the students they serve. We keep sharing and exchanging that information. So we each get better – we get better at serving their students, and they get better at preparing their students for success at Franklin and Marshall.”

*Donnell Butler,
Senior Associate Dean for
Planning and Student Outcomes,
Franklin and Marshall College*

.....

Conduct recruitment visits.

Some of the CBOs surveyed by the Cooke Foundation reported that in their experience admissions representatives from selective institutions primarily visit private schools or suburban public schools, and not high schools attended by low-income students. Admissions staff must engage with many partner organizations to identify disadvantaged students who are eligible for admission to elite colleges. In addition, the admissions staff should have a visible presence on their partner CBO websites. This should include both local collaborations and visits woven into national recruitment trips. The latter are especially important in encouraging smart, low-income students to broaden their horizons. Admissions office staff are not the only college and university representatives who can reach out to low-income students; institutions can also encourage faculty members and administrators to visit partner organizations when they are traveling for other reasons. Many colleges conduct such visits, including **Amherst College, Cornell University, Davidson College, Rice University, and Vassar College.**

Make extra efforts to establish contacts in your own backyard.

The admissions office at **Brandeis University** has partnerships with high schools in Boston and in Providence, Rhode Island. Admissions representatives make extra visits to these schools to meet with guidance counselors, host college fairs, conduct essay-writing workshops, and encourage students to visit Brandeis. Local CBOs receive priority for on-campus group visits and benefit from extra offerings like student panels.

Utilize virtual outreach.

In-person visits cannot reach every potential applicant. In recognition of this, **Grinnell College** has instituted a calling campaign, in which multicultural student interns in the admissions office place phone calls to top prospective low-income applicants.

Don’t stop at one partnership.

No single relationship can serve all of an institution’s recruiting needs. Achieving economic diversity in an institution’s applicant pool requires multiple strategies. **Pomona College** works with local CBOs in *each* recruiting region as well as multiple national organizations. There are dozens of national and many regional CBOs that potentially provide contact to high-achieving, low-income students. Appendix C, page 52 lists some of these CBOs.

Educate high school teachers and staff about selective colleges.

Students are not the only ones who benefit from visiting college campuses; counselors benefit too. Some institutions conduct workshops with counselors so they better understand the characteristics that make successful applicants. When traveling

with officials from other institutions, **Brandeis University** representatives and their traveling partners host a guidance counselor breakfast in each city they visit. Hundreds of counselors are invited to come hear about the schools and their admissions policies. **Stanford University** every year brings 45 counselors from under-resourced schools to the university during its Counselor Fly-In Program, to learn about Stanford and other selective colleges. **St. Lawrence University** hosts an annual Counselor Appreciation Dinner, at which it honors the college counselors from neighboring high schools.

Create learning opportunities for Kindergarten through Grade 12 students.

Postsecondary staff and administrators can make presentations *on site* at CBOs and in schools as ways to establish relationships with those institutions, as admissions staff are limited in the number of visits they can make. Additionally, colleges and universities can strengthen their relationships with K-12 institutions by bringing students to campus.

Rice University has created numerous programs by which local Houston disadvantaged, high-achieving elementary and secondary students come to campus for learning and mentoring opportunities (see page 20). Rice's faculty and students are deeply involved with the operation of these outreach programs.

Create scholarships.

Institutions can also establish scholarships for high-achieving, low-income students at specific partner organizations or locations. Such programs can change an institution's applicant pool, as **Centre College** found when it introduced the Grissom Scholars program. In the program's initial year the number of first-generation students applying to Centre College increased from 12 to 20 percent of the applicant pool.

Engage parents as participants.

As one of many of its outreach efforts, **Brandeis University** is partnering with [Emerge](#), a college access organization that prepares high-achieving students from underserved communities to apply, attend and graduate from top colleges and universities.²⁸ "These students are very well-prepared," says one admissions officer. The biggest obstacle Brandeis encounters when recruiting Emerge students is their tendency to attend local colleges. "Especially for students who are first-generation, who didn't grow up considering going to a four-year college or leaving the state, changing mindsets by really including families in those conversations" is important. During recruitment events, Brandeis admissions staff also make concerted efforts to engage parents in conversations about the merits of a liberal arts education and of the option of attending college out of state.

ENGAGING STUDENTS

The Students Exploring and Embracing Diversity (SEED) program at **Brandeis University** brings high school seniors to campus to stay with a Brandeis student, attend a course, and participate in an interview with admissions staff. Students must be high-achieving and complete an application, which is competitively reviewed.

St. Lawrence University created a merit scholarship limited to students from neighboring high-poverty schools. Each high school can nominate up to two students annually for the award. All nominated students are brought to campus for a celebratory dinner, allowing students to visit campus and be recognized for their good work.

Centre College has the Grissom Scholars program, a cohort-model scholarship that targets first-generation students. There is no GPA or test score cut-off for the scholarship; rather, staff review applications holistically, looking for high character, high academic achievement, and leadership potential. Awardees must have very high financial need *and* be first-generation college students. Ten scholars are chosen per year, and all finalists are brought in with a parent for a weekend to visit campus. In addition to a full-tuition scholarship, scholars receive a laptop and a peer mentor. They arrive at campus a week early for an orientation retreat.



THE ADMISSIONS PROCESS

Creating Equal Opportunities; Admitting More High-Achieving, Low-Income Students

Even when low-income students do apply to selective colleges, as documented in our earlier “True Merit” report, their chances of being admitted – notwithstanding that they have the same or superior grades – are *lower* than high-income students. What can institutions of higher education do to increase the likelihood of admitting more low-income students? We offer five recommendations.

RECOMMENDATION 6:

In evaluating applications, recognize the barriers low-income students have already overcome.

Low-income students have much less access to advanced learning opportunities than their higher-income peers.²⁹ Their high schools often lack college-level coursework (such as Advanced Placement and International Baccalaureate courses) and their school counselors have unmanageable caseloads. They frequently attend high schools that are focused primarily on bringing students up to proficiency (rather than on challenging advanced students). Finally, parents of low-income students are often unable to provide academic support at home, and lack the funds to purchase any supplemental learning experiences – such as prep courses for the SAT and ACT, summer camps, tutoring, college courses, and participation in regional and national science competitions.

When it comes time to complete college applications, low-income students receive less guidance, fewer consultations, and less assistance in essay writing. Their counselors are overworked and sometimes undertrained in counseling high-achieving students.³⁰ Their parents – as previously noted – are usually not college graduates themselves and are therefore unable to help them write essays or navigate online applications. As a result, college applications from low-income students often can appear to be lacking in polish when compared to those of wealthier students.

Recognizing the distance high-achieving, low-income students have traveled to arrive at the gates of selective college admissions is the single most important step institutions can take.

RECOMMENDATION CHECKLIST



In evaluating applications, recognize the barriers low-income students have already overcome.

Critically examine the admissions process to identify all aspects where low-income students are disadvantaged.

Remove admissions practices that disadvantage low-income applicants.

Cultivate the academic abilities of low-income students.

Expand transfer access for students from community colleges.

Selective colleges should:

- ✓ **Be mindful of – not blind to – a student’s financial background.**
- ✓ **Look carefully for signs of academic aptitude.**
- ✓ **Compare students to others from similar backgrounds.**
- ✓ **Give low-income students who have reached high levels of academic achievement credit for overcoming the barriers of growing up in circumstances of financial need.**
- ✓ **Train readers to review low-income applicants with sensitivity to their circumstances.**

Take note of a student’s background.

Reviewing applications on a “need-blind” basis does *not* mean being blind to students’ diminished life experiences and reduced opportunities. Colleges must be sensitive to clues as to whether a student grew up with limited means. These include whether a student is a member of a racial or ethnic minority, the parents’ level of education, the parents’ occupations, whether they live in an identifiable racial or ethnic neighborhood, what language is spoken at home, the number of siblings, the quality and location of the student’s high school, the high school’s catchment area, whether the high school is a Title I school, and the student’s ZIP code.

Both **Yale University** and **Rice University**, for example, examine multiple factors to identify students from “under-privileged backgrounds,” including first-generation status, race/ethnicity, high school quality, and residential ZIP codes.

INCREASING ADMISSION OF LOW-SES STUDENTS AT SELECTIVE COLLEGES

In 2015, Drs. Michael Bastedo (University of Michigan) and Nicholas Bowman (University of Iowa) released the results of an experiment that tested whether providing admissions officers with more information about students’ socio-economic status (SES) would alter admissions decisions. Admissions reviewers from selective institutions were given three sample student applications, from varying SES backgrounds and with high to moderate academic accomplishments consistent with typical applicants to their schools. The amount of information on each student’s context (performance relative to peers, high school characteristics) was varied across experimental conditions. Race and gender were held

constant. The researchers found that when admissions officers were provided with more contextual information, low-SES applicants were 13 percentage points more likely to be admitted; context had no effect on admission decisions regarding high-SES applicants. The researchers concluded: “Consistent with the philosophy of holistic review, admissions officers showed a willingness to reward applicants for overcoming obstacles rather than penalizing applicants for attending an insufficiently rigorous high school.” These results were consistent across institution type, admissions officer years of experience, and time spent reviewing the application.

Such practices have been incorporated by institutions wanting to better understand students in context. New research demonstrates that reviewing students' academic performance in the context of their socioeconomic background not only is crucial to address the reader's latent biases, but *also results in higher acceptance rates of low-income students* (see textbox, page 26).³¹ This research underscores that reviewing applications "need-blind" should not mean that a student's access to opportunities while growing up is not taken into consideration.

Look carefully for signs of academic aptitude.

A low-income student who travels a long distance to get a better high school education demonstrates ambition and dedication, even though the extended commute may preclude the student from extracurricular activities. Low-income students may also report fewer extracurricular activities because they lack funds to pay fees, may need to spend time after school working, or may need to care for a sibling or other relative. Colleges also need to recognize that students' commitment, drive, "grit" and other factors are themselves good predictors of collegiate success.³²

One admissions officer at **Allegheny College** said on assessing determination and character, "it's not always quantifiable but when conducting a holistic review, an admission representative can usually discern if a student will work hard and/or contribute positively to the campus community."

Compare applicants with students who attended similar types of high schools.

Rather than comparing students from a school serving primarily low-income students to students from wealthier schools, colleges need to recognize that letters of recommendation from overworked public school teachers may not read as well as glowing accolades from private school teachers.

According to **Rice University** administrators, "the greatest challenge in evaluating applicants is that students apply to Rice from high schools whose quality and resources vary significantly. To overcome this challenge and ensure that students are not

disadvantaged in the selection process for having attended under-resourced schools, our admissions office implemented a system in 1992 to classify applicants' high schools according to the resources, curriculum, and college preparation programs offered. Students are compared with other students from similar high schools and not against students who attended more affluent schools."³³

Give low-income students credit for overcoming the barriers of financial need.

Low-income students who have reached high levels of academic achievement deserve credit for overcoming the barriers of growing up in circumstances of financial need without appreciable external assistance. A student from a low-income background who gets high grades and test scores *despite* growing up poor has accomplished more than a wealthy student with similar accomplishments but far more assistance. When appropriately designed, the admissions process can create equal opportunities for low-income students to shine by recognizing the *distance such students have traveled* to overcome significant barriers. Without thoughtful review, admissions processes may give inadvertent advantage to wealthy students. For example, recent research suggests that wealthy students who "max out" a rigorous curriculum by taking the most high-level courses available receive a boost in admissions, but low-income students who do the same do not similarly benefit with the increased likelihood of admissions.³⁴

Train readers to review low-income applicants with sensitivity to their circumstances.

Whatever the definition of holistic review utilized, it is important to have appropriate reader training, both to align readers with the institution's chosen definition and also to increase their awareness of their own implicit biases.

Pomona College trains its admissions readers to be aware of student backgrounds, including the role played in student outcomes of a variety of factors such as languages spoken at home, parent education, parent occupation, student jobs, number of siblings, and the distance the student has traveled from home to attend high school.

Stanford University | *2016 Cooke Prize Finalist*

Stanford University is a research university with about 7,000 undergraduate and 9,300 graduate students. The university meets the full demonstrated financial need, without loans, for every admitted undergraduate who qualifies for financial assistance. About 47 percent of students receive need-based financial aid from Stanford, and 70 percent receive some form of aid.

Stanford professors such as Carol Dweck, Caroline Hoxby, and Claude Steele have been instrumental in increasing national understanding of issues like “undermatching” and “stereotype threat” that affect the postsecondary success of high-achieving, low-income students. Building on this research, the university has implemented outreach and student support programs aimed at increasing the number of low-income students who successfully matriculate and graduate from Stanford.

Stanford runs a national outreach program to recruit low-income students, including a program that brings high school counselors from disadvantaged communities across the nation to the university to learn about opportunities for their students. Staff members also engage in robust recruitment of transfer students, including attending local transfer student events and hosting the Bay Honors Consortium Honors Research Symposium, at which local community college honor students present their original research. Admitted low-income students receive travel support to attend Admit Weekend, a three-day program that introduces students to campus life, academics, and student resources. Outreach efforts by the university have increased the number of first-generation students applying to Stanford from 12.7 percent in 2007 to 20 percent in 2017. In the 2016-17 school year 16 percent of incoming freshmen received Pell Grants.

To help prepare disadvantaged high school students for the academic rigor of a selective collegiate degree program, Stanford offers full scholarships for local low-income students to attend Stanford’s High School Summer College Program. Free summer “bridge” programs like the Leland Scholars Program help first-generation and low-income freshmen transition to academic and campus life before orientation. To support enrolled students, Stanford operates both a Diversity and First-Gen Office and Transfer Advising Program to provide services that help low-income students acclimate to the university and succeed. Current low-income and first-generation students are involved as student mentors in these programs. Data on the grades, persistence and graduation of low-income students are rigorously maintained and analyzed, to identify possible areas for enhanced support. A campus-wide evaluation recently found that low-income students are equally likely to engage in high-impact learning experiences (seminars, study abroad, etc.) as other students, and more likely to engage in community service activities.



RECOMMENDATION 7: Critically examine the admissions process to identify all aspects where low-income students are disadvantaged.

A review of the extent to which low-income students apply, are accepted and matriculate can identify stages of the admissions process where low-income students are disadvantaged or are discouraged from applying. For example, one study of 19 selective colleges found that low-income students made up 12 percent of the applicant pool, but only 9 percent of admitted students.³⁵

In our conversations with admissions staff members of multiple institutions, we were told that because the institution was “need-blind,” admissions staff did not collect students’ incomes, and thus could not examine admissions outcomes by income. That is not just “need blind” but willfully blind to some of the most critical aspects of a student’s background, personal history and family story.

Institutions should collect income information to assess the equity of the admissions process. The information can easily be removed from files during the selection process if a “need-blind” review is desired. As previously noted, other socioeconomic traits should also be examined, as indicators that a student may be low-income, such as parental education level, ZIP code demographics, and poverty rate of the attended high school.

In the same way that attention may be given to ensuring diversity of geographic origin, gender, or race and ethnicity, attention should be paid to socioeconomic diversity. Selective colleges should:

- ✓ **Collect income information from applicants and use it to identify stages of the recruitment and admission processes where low-income students are disadvantaged.**

RECOMMENDATION 8: Remove admissions practices that disadvantage low-income applicants.

Many common admissions practices at top colleges (presumably unintentionally) disadvantage outstanding low-income students. For example, colleges that grant a preference to applicants who have visited their campus, as a sign of demonstrated interest, disadvantage low-income students who cannot afford to travel. Similarly, selective institutions should re-examine their admissions processes to assess how low-income applicants fare and whether any admissions practices give unfair advantages to more affluent applicants.

Our previous report, [True Merit](#), outlines in detail the admissions practices that disadvantage low-income students. Specifically, we recommend that selective colleges:

- ✓ **Critically assess the use of standardized test scores (i.e., SAT, ACT).**
- ✓ **Eliminate preferences given to legacies.**
So many other factors contribute to academic success that it is unfair to pretend that analytic gifts are genetically determined.
- ✓ **Eliminate athletic preferences.**
Athletic preferences should be eliminated if they are systematically disadvantaging lower-income applicants by giving credit for sports not often played at schools serving low-income students, such as water polo and crew.
- ✓ **Eliminate early admissions programs.**
Or (at a minimum) critically examine how low-income students fare in the early admissions process so as to analyze properly the impact on overall admissions.

In the same way that attention may be given to ensuring diversity of geographic origin, gender, or race and ethnicity, attention should be paid to socioeconomic diversity.

Critically assess the use of standardized test scores (i.e., SAT, ACT).

Researchers have consistently demonstrated that SAT and ACT scores are the strongest predictor of admission to selective institutions, notwithstanding the consistent message from institutions that grades in rigorous coursework are given more consideration.³⁶ Admissions officers must critically assess how they use SAT and ACT scores to make admissions decisions. High-achieving students from low-income families are only half as likely as wealthier students to spend the money to take ACT and SAT prep courses, which demonstrably raise student scores.³⁷ And few low-income students can afford to take the tests more than once, giving an advantage to wealthier students who can take the tests repeatedly and submit only their best scores. As a result, *heavy emphasis on small differences in scores can unfairly hurt low-income applicants.*

Becoming a Posse Foundation partner institution, for example, has given admissions staff at **Centre College** new insight into standardized test scores.³⁸ According to one admissions officer, “We have good institutional understanding of what standardized test scores mean in the process, and who they predict for and who they don’t predict for, and what we can handle there and when it’s relevant and when it just really isn’t. [Being a Posse site has] given us some institutional confidence in approaching that kind of applicant. One who, just by the numbers, might not look like a good fit, but who, when you get to know some other things about them, really is a good bet.”

Thoughtful consideration of SAT/ACT scores is given by the **University of California-Berkeley**. The university calculates from its own applicant pool the range and distribution of SAT/ACT scores within each high school to better place students into the context of the past three years of applicant scores from their school. Math scores and SAT subject scores are given more consideration for applicants to the Colleges of Engineering and Chemistry. Despite receiving over 100,000 applications, Berkeley admissions staff members read every application, cover to cover.³⁹

The curious case of the “legacy preference.”

In many colleges, an advantage is extended to students whose parents or relatives attended the institution. Researchers have estimated that the legacy preference constitutes the equivalent of a *160-point* boost on the SAT. This unfair advantage rarely benefits students from low-income families because they almost invariably do not have parents who were alumni at selective institutions.⁴⁰ The idea that one’s parents having attended an institution should give an advantage is more appropriate for an aristocratic society rather than one that prides itself on assessing individual merit.

Moreover, the only rationale for the advantage – that the alumni will be larger contributors as a result of their children having an advantage in admission – is not borne out by the research. While a study shows that the legacy preference does not lead to increased alumni giving, 80 percent of selective institutions still use it.⁴¹

Admission preferences for athletes at selective schools do not benefit the typical low-income scholar-athlete.

At selective institutions, recruited athletes are as much as four times more likely to be admitted than similarly qualified applicants.⁴² However, athletic scholarships often do not benefit low-income students. In highly selective colleges, athletic preferences are routinely offered primarily in sports that are rarely available in public high schools such as squash, sailing, crew, and water polo. In addition, many low-income students must hold part-time jobs during high school, making it impossible to participate in sports teams. The result is that the athletic preference is administered in a most unfair way, harming low-income students.

Early admission programs disproportionately hurt the low-income applicant.

Many selective institutions have early admissions programs, which require applicants to commit that they will attend the school if admitted. Colleges *are up to five times as likely to admit applicants who apply early*, yet low-income students are only half as likely to apply early. This is because low-income students cannot commit to attending a school until they have all of their prospective financial aid packages. Additionally, low-income students often do not know they need to take the SAT/ACT in their junior year in order to apply early.

Binding early admissions programs are particularly problematic as they often preclude students from applying anywhere else (thus removing the option for students to compare financial aid offers). Many schools allow students to cancel the binding agreement if the financial aid offered is insufficient – but this option is not always clearly communicated up front. We found that only 15 percent of high-achieving, low-income students applied through a binding early decision program.⁴³

Early admissions programs benefit institutions, because they allow schools to admit initially students with high probability of matriculating and benefit higher-income students savvy enough to apply early. However, such programs disadvantage low-income students who cannot – or don't know how to – apply early. Such programs should be discontinued.

RECOMMENDATION 9: Cultivate the academic abilities of low-income students.

While some high-achieving students from low-income backgrounds arrive at college well-prepared for the rigors of a selective postsecondary curriculum, others have had fewer opportunities for advanced college-level coursework. High-achieving, low-income students are less likely to take Advanced Placement courses, International Baccalaureate courses, or dual enrollment courses.⁴⁴ They also often lack summer enrichment experiences that wealthier students enjoy.

Selective colleges can help level the academic playing field for talented low-income students and increase their chances of gaining admission by:

- ✓ **Creating opportunities for students to attend academic summer programs on campus.**
- ✓ **Educating K-12 students throughout the school year.**
- ✓ **Instructing K-12 teachers on best practices for teaching high-achieving, low-income students.**

Create On Campus Summer Programs.

Many colleges run academic enrichment programs for K-12 students during the summer on their campuses. Such programs offer students the chance to experience many aspects of college life, from instruction by professors to dormitory living. Colleges should create opportunities for high-achieving, low-income students to attend summer programs, either by devoting scholarship funds to existing programs or creating new programs specifically targeting such students.

Since 2005, **Davidson College** has been a partner site for Freedom Schools, which provides summer enrichment focused on teaching children to read and gain positive attitudes towards learning. Davidson undergraduate students intern as assistants in the program, which has been shown to increase students' reading levels and self-esteem relative to learning. Other examples of such programs are noted on page 33.

These institutions' experiences suggest the following recommendations for expanding summer programming:

- Students benefit when college advising is incorporated into the programming.
- Faculty may need to adapt instructional methods to accommodate for the academic readiness of students from under-resourced schools.
- Recruiting low-income students may demand changes in outreach methods. Students may need assistance navigating program applications.

Initiate School Year Learning Opportunities.

Educational opportunities for high-achieving, low-income students should not be limited to the summer. Some institutions have initiated efforts to educate students during the school year. These efforts take many forms, from sending undergraduates to mentor elementary school students to bringing high school students into campus laboratories to conduct research. Other institutions have created dual enrollment programs that are free for low-income students.

- **Bard College** has, for two decades, operated early colleges in urban settings where many students are low-income.⁴⁵ Students attend free of charge, benefit from small class sizes and instruction by college faculty, and 90 percent earn an associate degree before graduating.
- **Northwestern University** operates an academy for socioeconomically disadvantaged Chicago public school students who qualify for selective admissions high schools but are not accepted. Students receive instruction throughout the year and during the summer, tutoring, leadership development, academic and college counseling, and workshops geared towards educating families.

Create Professional Development for Teachers.

Educating individual students is important, but can only reach one student at a time. A more lasting impact may be the creation of professional development opportunities for teachers, especially focused on knowledge and skills teachers may need to best educate high-achieving, low-income students.

- The **Rice University** School Mathematics Project connects the Rice Mathematics research community with Houston area mathematics teachers, providing professional development, academic-year support, and program evaluation for schools and districts. Since 1987, the project has supported nearly 9,000 teachers and school leaders from 66 districts and charter schools.⁴⁶
- **Vanderbilt University** hosted a conference for local K-12 school personnel and community leaders on the intersection of poverty and gifted education, with the goal of educating stakeholders to better identify and support high-achieving, low-income students.

SUMMER PROGRAMS

At **Stanford University**, academically advanced high school students can enroll in Stanford's summer semester and receive college credit for courses. Students are also mentored on the transition from high school to college. Stanford provides 65 full scholarships each year, along with financial aid to another 150 students.

Likewise, the Talent Identification Program at **Duke University** created Project Launch, which grants high-ability, low-income students the opportunity to participate in Duke's extensive summer programming and mentored online coursework at no cost to the students.

Vanderbilt University recently expanded access to its Programs for Talented Youth, providing accelerated learning opportunities to outstanding students from the poorest counties in its surrounding region. Students receive enriched academic instruction and exposure to a selective institution and broadening of their college aspirations. Staff members write that the "inclusion of high-achieving, low-income students has also broadened the discussion and scope of learning for all high-achieving learners attending our programs... This kind of diversity not only benefits the students as they come to understand a more diverse culture, but also challenges instructors to adapt their content and approach to incorporate broader concepts to a particular topic." Sometimes participating scholars needed more support and scaffolding in the classroom as well as practical supports like travel assistance, but with these supports students succeeded. Staff also noted that participating scholars needed additional

support navigating the program registration process, which caused them to reevaluate their own design and outreach approach.

Since 2003, **Pomona College** has run the Pomona College Academy for Youth Success, which brings approximately 90 high-achieving, low-income youth in grades 10 through 12 to campus for four weeks. Students from Pomona's local metro area (Los Angeles) are encouraged to apply; program participation is free for admitted students.

Similarly, in 2011, **Franklin and Marshall College** created the College Prep program, a three-week summer experience that provides high-achieving, low-income students with academic instruction, personal development and college readiness coaching. Rising high school seniors come from across the nation to experience the College Prep program; students receive continued advising throughout their senior year and 97 percent go on to enroll in college.

At **Purdue University**, the HOPE+ Program brings high-potential Native American youth from low-income families to Purdue's Gifted Education Resource Institute Summer Residential Programs. Recruitment of students for the program took time to develop. Families in the beginning were reluctant to send their children to Purdue, but after a few years the program became a trusted experience. Drawing on their experiences, Purdue faculty have also developed a tool for educators to help identify talent among under-represented and underserved populations: the HOPE Teacher Rating Scale.

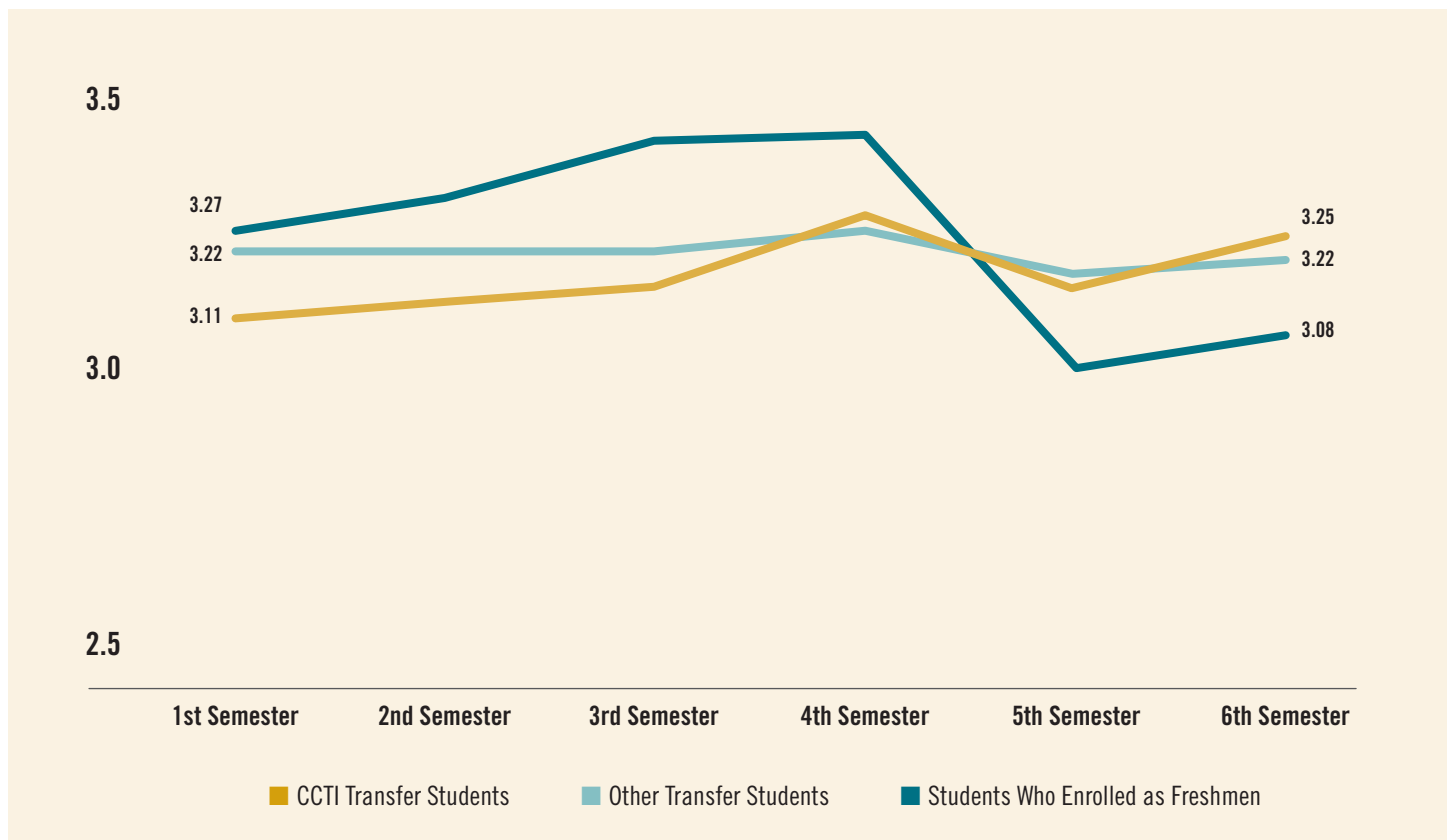
RECOMMENDATION 10: Expand transfer access for students from community colleges.

The number of transfer students admitted by selective colleges is small. In 2014, selective private colleges admitted an average of 111 students per institution from either community colleges or four-year institutions, while at public universities the average was 1,407. Collectively, selective institutions accepted over 64,000 transfer students, representing 5 percent of their student bodies.⁴⁷ Most of these students transfer from other four-year institutions; only one of every 1,000 students enrolled at the nation’s most selective private colleges and universities transferred from a community college.⁴⁸ This is unfortunate as there are many talented students in community colleges who could perform at a high level at even the most selective four-year institutions.

Four-year institutions that do not recruit high-performing community college transfer students are missing an important pool of potential applicants. Many community college students had distinguished high school academic careers; 11.5 percent graduated with a high school GPA above 3.5.⁴⁹

The Cooke Foundation’s Undergraduate Transfer Scholars are a shining example of this: of the 332 Cooke Transfer Scholars who transferred from community college to attend selective colleges and institutions and have since graduated with foundation support, 97 percent have graduated with an average grade-point average of 3.6.⁵⁰ Our scholars are only the tip of the iceberg. Every year, thousands of talented, highly motivated students graduate from community colleges with the potential to succeed at selective institutions (see textbox, page 35).

Exhibit 11: Semester Grade Point Average of CCTI and Other Students



Source: Cathy Burack and Susan Lanspery, *Partnerships that Promote Success: Lessons and Findings from the Evaluation of the Jack Kent Cooke Foundation’s Community College Transfer Initiative* (Lansdowne, VA: Jack Kent Cooke Foundation, 2014).

Besides the Cooke Foundation, there are several other organizations in the nation devoted to helping high-achieving community college students transfer to four-year institutions (Appendix D, page 54). Selective colleges that fail to avail themselves of these highly talented applicants are denying themselves a ready source of outstanding low-income students.

Selective institutions should consider transfer applications not just from other four-year institutions, but from community colleges as well. Yet our research shows that only 63 percent of selective colleges accept transfer credits from two-year institutions, and only 56 percent have articulation agreements with community colleges.

To address this issue, between 2006 and 2014 the Cooke Foundation provided funding to 14 selective colleges to expand their connections with community colleges under its Community College Transfer Initiative (CCTI), including: **Amherst College,**

Bryn Mawr College, Bucknell University, Cornell University, Loyola Marymount University, Mount Holyoke College, Southwestern University, Syracuse University, University of California-Berkeley, University of California-Los Angeles, University of California-Santa Barbara, University of Michigan-Ann Arbor, University of North Carolina-Chapel Hill, and University of Southern California.

Potential transfer students were identified through various means, including participation in honor societies, enrollment in honors classes, and achieving a high GPA. *On the whole, CCTI students were highly successful academically at their four-year institutions.* Very few dropped out or failed classes, and CCTI students consistently earned about 95 percent of the credits they attempted. On average, the transfer students maintained grade-point averages above 3.0 (on a 4.0 scale), and their grades were on par with those of other transfer students and students who enrolled as freshmen (Exhibit 11, page 34).

HIGH-ACHIEVING COMMUNITY COLLEGE STUDENTS

Phi Theta Kappa (PTK)

PTK is an honor society that recognizes high-achieving community college students. Students must have completed a minimum of 12 hours of community college coursework and earned a cumulative GPA of 3.5 or higher. Membership in PTK provides students access to over \$37 million in scholarship opportunities; free enrollment in CollegeFish.org (a transfer and college completion planning tool); and access to research and leadership opportunities.

National Collegiate Honors Council (NCHC)

NCHC is the professional association of undergraduate honors programs and colleges; honors directors and deans; and honors faculty, staff and students. Members are passionate about advancing honors education nationwide, and provide scholarship and fellowship opportunities for students in their programs. Currently 102 community colleges are members with recognized honors programs.

An evaluation of the grant initiative suggests that for maximum success, institutions must work with community colleges to identify and prepare the right students for transfer, then support students both through and after transfer.⁵¹ Recommendations from the CCTI program for selective colleges include:

Establish Institutional Buy-in:

✓ Commit to expanding transfer access for community college students.

Create a collaborative cross-campus plan, and designate key point personnel from both faculty and administration to facilitate the joint enterprise.

Provide Pre-Transfer Support:

✓ Identify prospective students early.

So that there is more time for students to visit the four-year school's campus and be well-prepared academically.

✓ Increase student readiness for success by:

- appointing a campus “point person” for community college transfer students;
- organizing peer and staff mentoring;
- providing joint classes and summer academic programs;
- working with community college faculty to align curricula; and
- providing workshops and other opportunities for students to learn about succeeding at the four-year institution.

Provide Post-Transfer Support:

✓ Improve credit transfer policies.

Make transfer policies as clear, transparent, and individualized as possible. This includes developing articulation agreements where feasible.

✓ Develop social integration strategies.

These strategies (cohort activities and faculty, staff, or peer mentoring) should help community college transfer students feel like they belong.

✓ Designate one or more “trusted agents.”

“Trusted agents” should help students navigate the transition, answer questions about everything from parking to advising, and trouble shoot.

In our study, the most effective programs had robust partnerships between community colleges and four-year institutions. These partnerships identified key individuals on both campuses focused on facilitating student transfer; established structures to facilitate frequent communication; and were mutually respectful, stressing the importance of learning from each other. The most successful institutions also involved students in the partnership to help with outreach, support other students after transferring, increase the program's visibility, and provide important feedback and recommendations.

For example, the [Exploring Transfer Program](#) is a summer program at **Vassar College** that brings first-generation community college students from around the country to live in a Vassar residence hall and experience life at an elite, small liberal arts college. All accepted students receive a scholarship that covers their tuition, room and board, books, and supplies.

In recent years, **Amherst College** has increased its acceptance and support of community college transfer students. In recognition of their commitment to expanding access for low-income students, including transfer students, Amherst was awarded the \$1 million Cooke Prize for Equity in Educational Excellence in 2016 (see page 37), and Vassar was awarded the prize in 2015.



JACK KENT COOKE PRIZE *for*
EQUITY *in* EDUCATIONAL
EXCELLENCE

Amherst College | *2016 Cooke Prize Recipient*

Amherst College, a liberal arts college with 1,790 undergraduates, demonstrates strong institutional commitment to the access and success of low-income students through outreach, admissions, and student supports. Partnerships with a variety of CBOs (including Questbridge, College Horizons, EMERGE, and TEAK) encourage thousands of academically talented low-income students to apply each year. With College Horizons, Amherst served in 2016 as a host site for a week-long college access and readiness program for 90 Native American rising high school juniors and seniors.

Admissions staff devote 30 to 40 percent of their travel each year to under-resourced school districts, and host two Diversity Open House weekends each fall for students from diverse backgrounds. Admission to these weekends is competitive; selected students receive coverage of all travel and lodging costs and an automatic application fee waiver. Amherst also offers an application-based travel grant to cover the cost of visiting the campus for students who cannot afford the expense.

A telementoring program matches Amherst undergraduates with prospective low-income students to coach students via text, phone, and email to apply not just to Amherst but to any selective college or university and to advise them on financial aid. Finally, a “Quick Pass” form allows students to answer a list of twelve yes/no questions to qualify for automatic fee waivers. To encourage applicants from community colleges, admissions staff visit between 13 and 15 community colleges each year, and community college students are invited to attend a “Community College Transfer Open House” for which they may be reimbursed up to \$100 towards travel expenses.

Amherst maintains a need-blind admission policy for all students, and meets the full demonstrated need of all admitted students without requiring loans. As a result, nearly 25 percent of Amherst students receive federal Pell Grants, 58 percent of students receive need-based financial aid and the college provides no merit aid. Since 2006, Pell Grant recipient enrollment has increased from 15 to 25 percent, and enrollment of community college transfer students has increased from zero or one annually to 12 to 15 each year.

As Amherst’s student body has shifted demographically, Amherst has built an infrastructure to better meet the needs of transfer students, military veterans and first-generation and low-income college students. They provide low-income students with funding for educational travel and study abroad, stipends for otherwise unpaid internships and career development mentoring. Amherst is also shaping programs to meet the social, psychological and health needs of all students.



ENCOURAGING ENROLLMENT

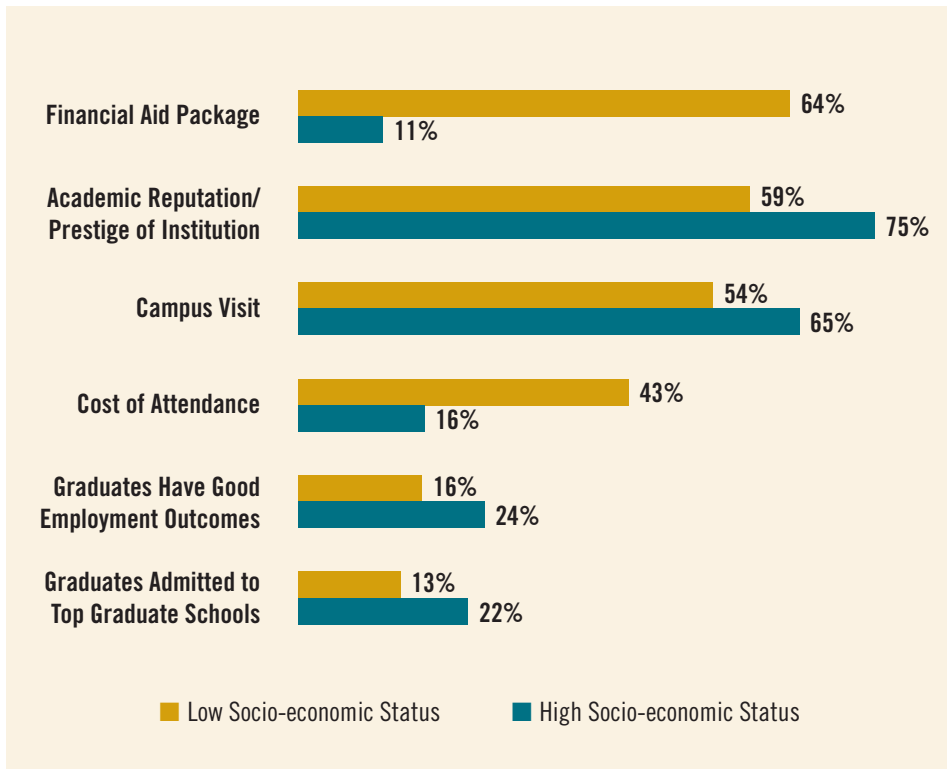
Increasing Matriculation Rates of High-Achieving, Low-Income Students

Just offering admission is not always sufficient to result in a student’s enrollment. Our next four recommendations offer strategies for ways selective colleges can help encourage admitted low-income students to enroll.

RECOMMENDATION 11: Make attending as affordable as possible.

Low-income students need to be able to afford to pay for college – not just tuition, but room and board, transportation, living expenses, and all of the supplemental costs that come along the way. Financial aid packages are the top reason low-income high school valedictorians cite for choosing which institution to attend (Exhibit 12, below).

Exhibit 12: Most Important Factors in High School Valedictorians’ Decision of Which College to Attend



Note: Reporting the percentage of high school valedictorians from high and low socio-economic backgrounds who ranked various factors as among the top five most influential factors in their decision on which college to attend from among those where they had been admitted.⁵²

RECOMMENDATION CHECKLIST



Make attending as affordable as possible.

Standardize financial aid letters and clarify the terms of the aid offered.

Provide estimates of the total costs of attendance for all years.

Facilitate travel for admitted students so that they can visit campus prior to formally enrolling.

2014 AVERAGE NET PRICES FOR STUDENTS FROM FAMILIES MAKING LESS THAN \$30,000 ANNUALLY

Emerson College

\$30,842

American University

\$27,341

University of Pittsburgh at Pittsburgh

\$22,062

Fordham University

\$21,604

Boston University

\$21,015

Hampshire College

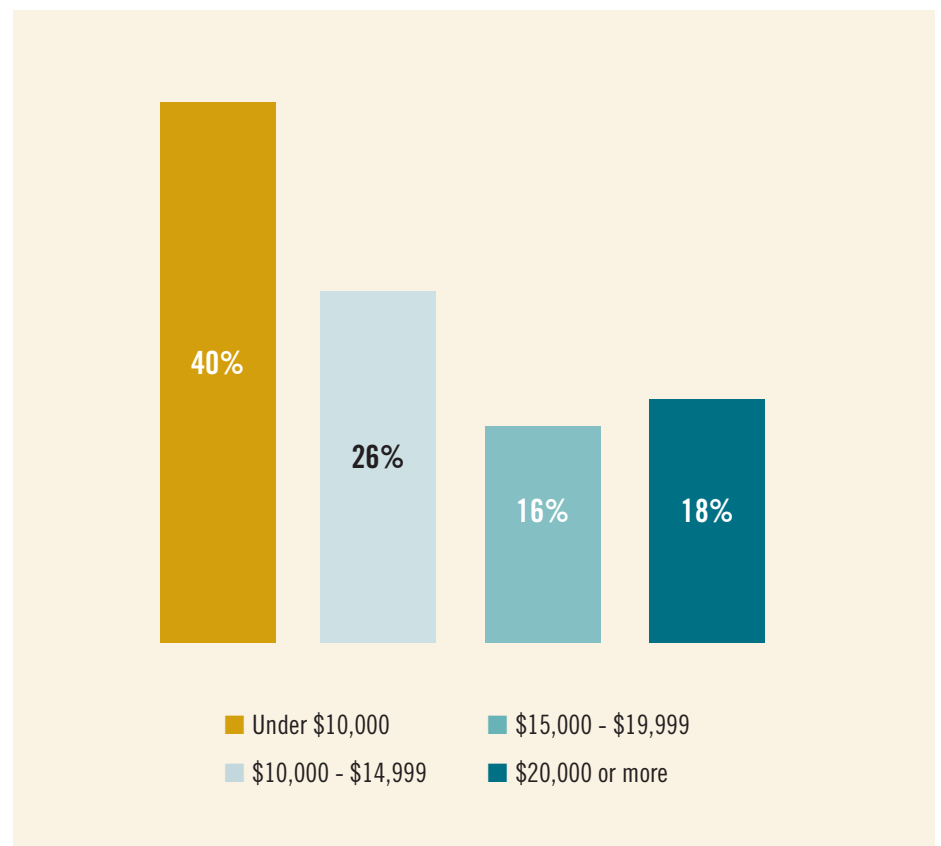
\$20,645



And yet the average net price for attending a selective college varies widely for low-income students. In 2014, students from families making less than \$30,000 attending a selective college or university paid an average net price ranging from under \$1,000 to over \$30,000.⁵³ Only 40 percent of institutions have an average net price for these lowest income students of under \$10,000 per year (Exhibit 13, below), meaning *the majority of low-income students are being asked to spend between one-third to almost all of their families' annual income on their college education. This is totally unrealistic.* Institutions that ostensibly offer aid but then require a student's family to commit essentially its entire annual income to cover tuition and other costs of attendance are guilty of false advertising. Worse, they are raising hopes with one breath to dash them with another.

Some selective institutions commit to meeting full financial need *without loans*. Other institutions require low-income students to work or take out loans to cover the costs. Recent research suggests that removing all loans from low-income students' financial aid packages increases low-income enrollments at selective institutions.⁵⁴

Exhibit 13: Average Net Price Charged by Selective Institutions to Students from Families Making Less than \$30,000/year



Source: U.S. Department of Education, Integrated Postsecondary Education Data System, 2013-14 academic year.

Meeting full financial need without excessive loans or work expectations requires that institutions creatively increase their financial aid budgets.

- **Grinnell College** holds separate fundraising campaigns to raise money for financial aid.
- **Vassar College's** former president enlisted the support of the Faculty Senate in prioritizing financial aid over other expenses, including postponing campus construction projects.

There are other practices that can impact students' likelihood of being able to afford to attend. Selective colleges should:

- **Consider both big and small costs.** At **Williams College**, students receiving financial aid do not pay anything for their required books and course materials.
- **Recognize students' obligations to help support their families.** In recognition that students might need to contribute to household expenses, their own expenses, or might have other family obligations that prevent summer saving, **Amherst College** reduces the expected "summer savings" contribution for low-income students. For the institution, these summer work contributions are relatively minor, while for students' families they can determine whether they have to ask for public assistance.
- **Educate students about other social benefit programs for which they might qualify.** For example, the Supplemental Nutrition Assistance Program (SNAP, i.e., food stamps); the Special Supplemental Nutrition Program for Women, Infants, and Children (WIC), and non-educational tax credits like the Earned Income Tax Credit (EITC) *all* may offer support to low-income students. However, few college students use them or are aware of them.

On the flip side, there are practices that affirmatively hurt the chances of low-income, high-achieving students from succeeding at selective colleges. Selective colleges should **not**:

- Intentionally give low-income students a low financial aid offer, so that these students will choose to go elsewhere.
- Discriminate against independent students, who have been shown to be not dependent on their families for support. Institutions should meet 100 percent of demonstrated need of independent students.

The amount of merit aid awarded to students from higher-income families has doubled since the mid-1990s and now exceeds the amount of funding provided in need-based aid.

Finally, merit aid should be used with caution. The amount of merit aid awarded to students from higher-income families has *doubled* since the mid-1990s and now exceeds the amount of funding provided in need-based aid.⁵⁵ Many institutions award merit aid to less meritorious, yet full-paying students. Offering merit scholarships helps attract middle-class and wealthy students who can pay most of their college costs, yet reduces the amount of money available to make college affordable for low-income students. Institutions should consider carefully how "merit aid" is allocated.

- **Merit aid should not be awarded based solely on high standardized test scores, which are proven to correlate with income.**
- **Institutions should create merit scholarships for high-achieving, low-income students.** For example, **Hendrix College** created the Hendrix Arkansas Advantage program in 2014 to provide full-need scholarships to Arkansas high school graduates who meet certain academic requirements.
- **As much as possible, financial aid should be awarded based on need.** Institutions with the financial capacity to meet full need should not use financial aid to "woo" students. For example, 23 selective institutions (13 percent) are part of the [568 Presidents' Group](#), a collaborative of institutions that have agreed to award financial aid based *solely* on demonstrated financial need.

RECOMMENDATION 12: Standardize financial aid letters and clarify the terms of the aid offered.

Financial aid award letters accompany many offers of admission. The content and format of these letters is so varied that two years ago Forbes published a piece headlined, “10 Rules for Decoding College Financial Aid Award Letters.”⁵⁶ A review of award letters provided to Cooke Scholars suggests much variation across the letters used by selective colleges. Common confusing elements include the following:

- Failure to clearly separate grants (money that does not need to be repaid) from loans (money that must be repaid).
- Lack of clarity on some estimated costs (what are “personal and miscellaneous” costs, for example?).
- Omission of fees from the estimated costs.
- Statement of out-of-pocket costs as “\$0” when packages include thousands of dollars of loans.

The federal government recently created a uniform financial aid award letter template called the Federal Shopping Sheet (Exhibit 14, page 43). Twenty-six percent of selective colleges use this form, and another 38 percent use it with veterans only. Fully 60 selective institutions have completely adopted this form. Other institutions should provide the critical information in this or a similar standardized format, which would make it vastly easier for students to compare packages across institutions.⁵⁷

Whether using the federal form or an institution’s own, award letters should make clear:

- The amount of grant aid the student is receiving, with clear language indicating that grants are gifts that do not need to be paid back;
- The source of each grant;
- A separate section outlining *possible* sources of funding to pay the net cost (the difference between cost of attendance and grant aid);
- Clarification that loans must be repaid and that loan amounts are suggested, not required.
- A clear statement of how much money the student and family will need to pay, including acknowledgement that loans must be repaid.

Furthermore, letters should also address future years’ support, by referencing eligibility and renewal.

- At the time of award offering, institutions should make clear the eligibility requirements for maintaining each source of grant funding, such as grade-point average requirements or minimum credit load requirements.
- Aid letters should make clear that grants (including federal aid) must be renewed annually and provide instructions on how students can renew their aid.

Exhibit 14: Federal Shopping Sheet

MM / DD / YYYY

University of the United States (UUS)
Student Name, Identifier

Download

Costs in the 2017-18 year

Estimated Cost of Attendance		\$X,XXX / yr
Tuition and fees	\$ X,XXX	
Housing and meals.....	X,XXX	
Books and supplies	X,XXX	
Transportation	X,XXX	
Other education costs	X,XXX	

Grants and scholarships to pay for college

Total Grants and Scholarships ("Gift" Aid; no repayment needed)		\$X,XXX / yr
Grants and scholarships from your school	\$ X,XXX	
Federal Pell Grant.....	X,XXX	
Grants from your state.....	X,XXX	
Other scholarships you can use	X,XXX	

What will you pay for college

Net Costs	\$X,XXX / yr
(Cost of attendance minus total grants and scholarships)	

Options to pay net costs

Work options

Work-Study (Federal, state, or institutional)	\$ X,XXX
---	----------

Loan Options*

Federal Perkins Loan	\$ X,XXX
Federal Direct Subsidized Loan.....	X,XXX
Federal Direct Unsubsidized Loan	X,XXX

*Recommended amounts shown here. You may be eligible for a different amount. Contact your financial aid office.

Other options

Family Contribution		\$X,XXX / yr
(As calculated by the institution using information reported on the FAFSA or to your institution.)		
<ul style="list-style-type: none"> Payment plan offered by the institution Parent or Graduate PLUS Loans American Opportunity Tax Credit * 	<ul style="list-style-type: none"> Military and/or National Service benefits Non-Federal private education loan 	

*Parents or students may qualify to receive up to \$2,500 by claiming the American Opportunity Tax Credit on their tax return during the following calendar year.

Customized information from UUS

Graduation Rate

Percentage of full-time students who graduate within 6 years

XX.X%

Low Medium High

Repayment Rate

Percentage of borrowers entering into repayment within 3 years of leaving school

XX.X%

X.X% National Average

This institution

Median Borrowing

Students who borrow at UUS typically take out \$X,XXX in Federal loans for their undergraduate study. The Federal loan payment over 10 years for this amount is approximately \$X,XXX per month. Your borrowing may be different.

Repaying your loans

To learn about loan repayment choices and work out your Federal Loan monthly payment, go to: <http://studentaid.ed.gov/repay-loans/understand/plans>

For more information and next steps:

University of the United States (UUS) Financial Aid Office
123 Main Street
Anytown, ST 12345
Telephone: (123) 456-7890
E-mail: financialaid@uus.edu

RECOMMENDATION 13: Provide estimates of the total costs of attendance for all years.

All institutions must now have a “net price calculator” on their websites. In addition to providing a cost calculator that is more friendly to the low-income applicant (see Recommendation 1, page 7), institutions should also find ways to estimate the approximate full cost of their degree for all years of study.

Many low-income students assume that the price they pay in their freshman year will be the same price for all four (or more) years of college, or that the aid they receive in their first year will continue in subsequent years. Yet research shows that institutional grant aid for students at private colleges drops, on average, \$1,000 between their freshman and senior year.^{58, 59}

Selective colleges should:

✓ **Be explicit that prices may (or will likely) change.**

Also include estimates of the percentage change anticipated.

✓ **Clearly identify whether aid is renewable.**

If not renewable, make clear it is a one-time freshman year grant.

Even better would be commitments of financial aid for multiple years. **Brandeis University** provides 20 students admitted each year into its [Myra Kraft Transitional Year Program](#) (a support program for under-resourced students) with a guaranteed 100 percent of demonstrated financial need for five years.

RECOMMENDATION 14: Facilitate travel for admitted students so that they can visit campus prior to formally enrolling.

Traveling for campus visits is the most challenging obstacle that students face when seeking admission to selective colleges (Exhibits 6 and 7, pages 13 and 14). Yet campus visits can play a major role in influencing a student’s decision to attend.

Selective colleges should:

✓ **Pay for admitted low-income students to visit campus.**

Stanford University offers travel grants to admitted low-income students to attend Admit Weekend, a three-day program that educates students about Stanford’s educational opportunities, residential life and campus resources.

Davidson College | *2016 Cooke Prize Finalist*

Davidson College is a liberal arts college with 1,950 students located in North Carolina. In 2007, Davidson became the first liberal arts college to meet 100 percent of students' demonstrated financial need through grants and campus employment, without loans, through "[The Davidson Trust](#)." The Davidson Trust receives more than one-quarter of all alumni giving, including funds raised from "Dinner at Davidson" – an annual student-led event which supports a scholarship for high-achieving students with financial need. About 51 percent of Davidson students receive need-based aid from the college, and 70 percent receive aid in total. Since creation of The Davidson Trust, enrollment of low-income students (from families earning less than \$50,000 annually) has risen from 10 to 14 percent in the class of 2020, and the economic diversity of the applicant pool has broadened.

Davidson is a founding member of the American Talent Initiative, which is aimed at expanding the number of talented low-and-moderate-income students at America's top-performing undergraduate institutions.⁶⁰ The college partners with the [College Advising Corps \(CAC\)](#), sending recent graduates to serve as full-time college advisers in under-resourced high schools in North Carolina; in 2015-16, 19 Davidson CAC advisers supported 4,389 college acceptances and over \$54 million in institutional financial aid awards. Admission staff work with nonprofit organizations, including the Posse Foundation and Questbridge, to identify low-income students and support them through the application process. Davidson also provides academic and social support services for these students through a variety of community engagement projects, including the following:

- Admission officers help educate secondary school counselors in under-resourced communities with a free workshop titled "Financial Aid 101 – A College Education is Affordable." More than 2,300 counselors have attended since 2007.
- Davidson offers free online Advanced Placement courses to students around the world in calculus, physics and macroeconomics through its [Davidson Next](#) program.
- Davidson is an inaugural partner site of the Children's Defense Fund's [Freedom Schools](#), which provides summer enrichment to low-income students to reduce summer learning loss and close achievement gaps. Davidson undergraduates participate as interns during the six-week program.
- Davidson students also serve as one-on-one tutors to 1st through 7th grade low-income students through the [LEARN Works](#) (Linking Everyone to Achievement Resources Now) program.





CONCLUSION

Colleges and universities have traditionally been engines of social mobility. However, at our nation's most selective colleges, there are 24 times as many high-income students as low-income students. We are currently at risk of selective institutions becoming engines of social stratification.

When high-achieving students from low-income families are admitted to selective institutions, the vast majority thrive, earning high grades and graduating at rates at least equal to their wealthier peers. The key to getting more of these amazing low-income students into selective colleges is recruiting them, guiding them through the application process, reviewing their applications (taking into account the distance they have already traveled to get there), and then supporting them both financially and emotionally.

We are keeping far too many bright but poor young people out of our most prestigious colleges. Doing so betrays our fundamental values that those who are ambitious, work hard and play by the rules can achieve upward social mobility and financial success.

Selective colleges and universities must commit to expanding access for high-achieving, low-income students and opening the doors of our higher education system to students based on true merit rather than family income. To do so requires a comprehensive, campus-wide review of resource allocation, selection practices, and financial and emotional supports offered. It also requires removing inadvertent barriers and providing support so that the goal of equal opportunity for all, regardless of social pedigree, can be realized.

To guide these efforts, we provide a check list (pages 48-50) that institutions can use to review their own practices and identify additional actions they can take to expand access for students from low-income families. It is imperative that each institution review its own beliefs and practices to identify changes – big and small – that will encourage more economically diverse students to enroll. By opening college doors wider, we ensure that college selection is based not on parental wealth or income but on students' academic abilities and achievements.





UNIVERSITY CHECKLIST

Opening Doors for High-Achieving, Low-Income Students

Encourage More High-Achieving, Low-Income Students to Apply

- Be transparent about costs: discuss financial aid whenever tuition is mentioned.
- Pay for prospective low-income students to visit the campus.
- Clearly communicate fee amounts and purposes.
- Provide up front (unsolicited) guidance and advice to low-income applicants. Use current low-income students as peer advisers.
- Automatically waive application fees for low-income students, or at least always mention the availability of fee waivers any time the application fee is referenced.
- Acknowledge, value, and empower parents and guardians. Provide them with targeted information, offer transportation for campus visits, and develop materials and tours in multiple languages.
- Use a cost-estimator that is friendly to low-income students.
- Expand opportunities for low-income middle and high school students to come to campus, engage in learning experiences, visit with students, live on campus and experience life at a selective institution.
- Create scholarships for local high-achieving, low-income students.
- Educate local high school students and guidance counselors about the application process at selective institutions.
- Consider going test-optional.
- Visit under-resourced schools and CBOs. Present on the value of attending selective institutions in general. Engage with counselors, students, and parents.
- Review admissions and marketing materials and websites for language and photos that may be off-putting to students from low-income families. Revise materials to be more inclusive.



UNIVERSITY CHECKLIST

Opening Doors for High-Achieving, Low-Income Students

Admit More Low-Income Students

- Be mindful of – not blind to – a student’s financial status.
- Eliminate the legacy preference.
- Compare low-income students to other students from similar backgrounds.
- Eliminate athletic preferences if they are systematically disadvantaging lower-income applicants.
- Give low-income students who have reached high levels of academic achievement credit for overcoming the barriers of growing up in circumstances of financial need.
- Review how credit for “demonstrated interest” is given, and whether it systematically disadvantages lower-income applicants (for example, by rewarding students who have visited the campus).
- Train readers to review low-income applicants with sensitivity to their circumstances.
- Accept transfer students from community colleges. Have clear instructions to community college students on your website about which courses will transfer. Consider crafting articulation agreements. Work with community college faculty to ensure that transferrable courses adequately prepare students to transfer to selective institutions.
- Critically examine each stage of the recruitment and admissions process to identify stages where low-income students are disadvantaged, in the same way that many institutions pay attention to gender, geographic, and racial and ethnic diversity. If family income is not collected during initial stages of the admissions process, use other socioeconomic proxies – parental education, ZIP code demographics, and poverty rate of the attended high school.
- Cultivate the academic abilities of K-12 low-income students through expansion of summer program opportunities and learning experiences during the school year.
- Critically examine how standardized test scores are used in the admissions process, and the extent to which they are examined within the context of a student’s opportunities. Examine the impact of admissions screening algorithms on low-income applicants. Consider becoming test-optional.
- Provide professional development to K-12 teachers and counselors to educate them on how to prepare their students.



UNIVERSITY CHECKLIST

Opening Doors for High-Achieving, Low-Income Students

Increase Matriculation Rates of Low-Income Students

- Minimize use of student and parent loans in financial aid packages.
- Consider subsidizing relatively small costs (books, course materials).
- Recognize students' obligations to help support their families and factor that into expected summer savings contributions.
- Educate students about government assistance programs from which they might benefit (SNAP, WIC, EITC, etc.).
- Examine your methodology of calculating off-campus living expenses to confirm they are not being underestimated.
- Do not discriminate against independent or transfer students in offering them financial aid.
- Provide estimates of the complete cost of attending for all years of college, not just the first year.
- Clarify financial aid letters so that they: clearly separate grants from loans; clarify that loans must be repaid; include all anticipated costs including fees; clearly note the source of each grant; specify requirements for maintaining grant funding in subsequent years; clearly state the amount of money for which students and families are responsible, and list possible sources of funding to reach that amount.
- Be explicit that prices may (or will likely) change and include estimates of the percentage change anticipated.
- Clearly identify whether aid is renewable or a one-time freshman year grant.
- Cover travel costs for admitted low-income students to visit campus.

APPENDIX A

College Access Organizations Surveyed May 2016

- Academic Success Program Dallas
- Achievement First Public Charter Schools
- Baton Rouge Youth Coalition (BRYC)
- Breakthrough Collaborative
- Center for Student Opportunity
- Cherokee Nation Foundation
- Chicago Scholars
- College Access Now
- College Advising Corps
- College Bound
- College Horizons, Inc.
- College Match
- College Possible
- College Summit
- DC-College Access Program (DC-CAP)
- Eastside College Preparatory School
- Houston ISD/EMERGE
- Leadership Enterprise for a Diverse America (LEDA)
- Making Waves Foundation
- National College Access Network
- National Hispanic Institute
- Prep for Prep
- Schuler Scholar Program
- Strive for College
- The Opportunity Network

APPENDIX B

Survey of High-Achieving, Low-Income Students

A web-based survey was sent in January 2017 to all students who applied for the 2017 Cooke College Scholarship. On average, applicants to the program had a GPA above 3.8, ACT or SAT scores in the top 15 percent nationwide, and a family adjusted gross income below \$65,000. Thus all survey respondents are high-achieving, low-income students.

Survey invitations were sent to 4,835 applicants, of whom 2,522 responded, for a response rate of 52 percent. The survey was administered anonymously; students' home cities and states were collected but not their names or other identifying information.

The students surveyed come from all 50 states and the District of Columbia, and reported applying to colleges across the nation. The survey gathered data on students' experiences with the college admissions process, including:

- Number of institutions to which the student applied.
- Whether or not the student applied early.
- Who helped the student apply.
- Most challenging aspects of the application process.
- Perceptions of institutional costs.
- Perceptions of students attending institutions.
- Use of online cost calculators.
- Campus visits.

APPENDIX C

College Access Organizations

National College Access Organizations

Through [Breakthrough Collaborative](#), highly motivated, underserved middle and high school students are exposed to summer and school year programs, increasing their academic opportunities and putting them on the path to college. Breakthrough Collaborative is also the largest pre-service teacher-training program for undergraduate teaching fellows and offers leadership residencies for professional educators.

[The Character Lab](#) aims to advance the science and practice of character development – designing/funding research studies in schools to learn more about cultivating character, creating practical tools for teachers, and creating new ways to measure character for learning and growth.

[Cherokee Nation Foundation](#) provides educational opportunities to Cherokee students so they can reach their full potential. This includes the Cherokee College Prep Institute, which helps connect students with admissions counselors from across the United States, ACT Prep/ACT Prep Camp, and access to scholarships.

[College Horizons](#) is dedicated to increasing the number of Native American, Alaska Native, and Native Hawaiian students succeeding in college and graduate programs by providing college and graduate admissions workshops.

Through [College Possible](#) low-income students are provided with an intensive curriculum of coaching and support to make the college admission process and college success possible.

[College Summit](#) is the largest non-profit dedicated to transforming the lives of low-income youth by connecting them to college and careers. The organization uses peer leadership, custom curricula, real-time student performance data, and technology to help get high school students from low-income communities to and through college.

[Leadership Enterprise for a Diverse America](#) (LEDA) identifies and recruits exceptional public high school students from low-income backgrounds across the United States and helps them gain admission to highly competitive educational institutions. LEDA makes a long-term commitment to providing students with the support, guidance and community needed to flourish and become the next generation of leaders.

[Making Waves Foundation](#) is committed to rigorously and holistically preparing students to gain acceptance to and graduate from college to ultimately become valuable contributors to the workforce and their community.

[National College Access Network](#) is dedicated to improving the quality and quantity of support that underrepresented students receive to apply to, enter, and succeed in college. Many states also have their own college access network ([Michigan](#) and [Virginia](#), for example).

[National Hispanic Institute](#) works to create future community leaders for the Latino community throughout the United States and Latin America, by creating experiences that engage high-achieving high school and college age youth (e.g., residential leadership programs and summer fellowships).

[The Opportunity Network](#) is dedicated to leveling the playing field for low-income high school and college students by providing access to college and career success.

[Strive for College](#)'s mentoring teams work with students one-on-one, for an hour online each week for up to three semesters. The teams also provide a college prep curriculum that ensures qualified students are prepared to enroll in their best-fit colleges both academically and financially.

Regional College Access Organizations

The [Academic Success Program](#) in Dallas is an open-enrollment program for first-generation, low-income, and/or underrepresented minorities that partners with 15 Dallas high schools to build a college-going culture.

The [Baton Rouge Youth Coalition](#) (BRYC) prepares high-achieving, under-resourced high school students in the Baton Rouge area to enter, excel in, and graduate from college by offering: individualized academic, personal, leadership and college support services.

[Chicago Scholars](#) is a college access and success, mentoring, and career support program for Chicago youth that collaborates with local CBOs and over 100 selective colleges. The program supports academically driven, first-generation college students from under-resourced communities as they make their transitions from high school to college, from freshmen year to college graduation, and from college to career.

[College Access Now](#) seeks to empower students from low-income families to access, enroll, and graduate from college at rates equal to their more advantaged peers. The organization is based in the Seattle/South King County, Washington area. Students that qualify for free-and-reduced-price lunches and have a GPA above 2.0 are able to participate.

Based in Washington, D.C., [College Bound](#) strives to prepare public and public charter school students in the metro area to enter college, earn a degree, and achieve their personal and professional goals. The organization offers tutoring, mentoring, ACT/SAT preparation, and academic and career guidance free-of-charge.

[DC-College Access Program](#) (DC-CAP) is available to all Washington, D.C. public and public charter high school students and provides an expansive approach to college access to improve the quality of life through a college education for all students. DC-CAP supports include: counseling and financial assistance to attend college, access to a college information resource center and DC-CAP adviser, and college preparation and planning services. DC-CAP supports are available for up to five years after high school graduation.

[Eastside College Preparatory School](#) is an independent, co-educational college preparatory school in East Palo Alto, California. It serves populations historically under-represented in higher education with the greatest financial need, with the goal of admitting students who will be the first in their family to attend college. Eastside students receive an engaging college preparatory curriculum (with extended hours and/or boarding options), tutoring, advising supports, mental health counseling, summer enrichment opportunities, college and career counseling, and alumni support services.

[EMERGE-HISD](#) prepares students from under-served communities in the Houston Independent School District to successfully attend and graduate from the nation's top colleges and universities. Students receive extensive programming, individualized support, and tailored resources in grades 10-12.

Through the [Hartford Promise](#), students who have attended a Hartford public high school continuously since 9th grade, are a Hartford resident throughout high school, have a 93 percent or better cumulative attendance record, and have a 3.0 cumulative GPA or better may receive up to \$20,000 in scholarships to attend a 4-year college or university or \$10,000 to attend a two-year college. They can also receive mentoring, peer-to-peer supports, financial and career planning, and internship/work opportunities.

[Prep for Prep](#) is the foremost program for academically gifted minority students in independent day schools in New York City and boarding schools throughout the Northeast. It provides scholarships that fully meet a family's financial needs. It also offers supports from middle school through college and charges no tuition. In addition to educational opportunities, Prep for Prep offers support services and leadership development opportunities.

The [Schuler Scholar Program](#) provides mentoring, college counseling, and scholarship assistance to students in partnership high schools in the greater Chicago area to attend selective private colleges and universities across the nation. The program also provides guidance, networking opportunities, and professional development for scholars in college and beyond.

APPENDIX D

Organizations That Support Community College Transfer Students

In addition to Phi Theta Kappa and the National Collegiate Honors Council (described on page 35), several other organizations support community college transfer students:

[Achieving the Dream, Inc.](#)

Achieving the Dream, Inc. is a reform network of colleges, state policy teams, investors, coaches and advisors that serves community college students, with a focus on closing achievement gaps and accelerating success among diverse student populations, including low-income students.

[American Honors Program \(AHP\)](#)

This program prepares students to transfer and succeed at top four-year institutions, with honors instruction and one-on-one transfer advising. AHP has created a national transfer network with pathway agreements between a network of community colleges and more than 50 top colleges and universities.

[Association for the Study of Transfer Students \(ASTS\)](#)

ASTS is the professional organization of National Institute for the Study of Transfer Students (NISTS) and is “dedicated to promoting transfer student success, advancing transfer research, and facilitating partnerships to enhance transfer.”

[Honors Transfer Council of California \(HTCC\)](#)

More than 50 community colleges throughout California participate in HTCC, a forum for honors program directors and counselors to share best practices for supporting high-achieving students. HTCC negotiates special transfer agreements between community college honors/scholars’ programs and four-year universities. HTCC also awards scholarships.

[Kaplan Leadership School Program](#)

The Kaplan Leadership Program helps high-potential associate degree students transfer to and complete bachelor’s degree programs while preparing them to become leaders in their professions and communities. Students receive scholarships, funding to assist with living expenses, individualized academic advising, transfer counseling, college tours, summer study opportunities, and mentoring from corporate leaders.

[National Institute for the Study of Transfer Students \(NISTS\)](#)

NISTS works to inform and improve transfer policy and practice by connecting research with practice and supporting transfer advocates and students.

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College, Lawrence University, Occidental College, Pepperdine University, Princeton University, Rice University, Rollins College, Rutgers University - New Brunswick, Saint Louis University, St. Olaf College, Stevens Institute of Technology, Texas Christian University, Thomas Aquinas College, Trinity College, Tulane University, University of Tulsa, and Wesleyan University. *The New York Times* offers a partial explanation: https://www.nytimes.com/2016/01/16/your-money/concealing-the-calculus-of-higher-education.html?_r=0

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I thank the high school students who responded to our survey, sharing their perspectives. **This report is dedicated to all students, including Cooke Scholars, who refuse to let their family's financial circumstances stand in the way of their dreams.**

The Cooke Foundation is dedicated to advancing the education of exceptionally promising students who have financial need. Since 2000, the foundation has awarded \$175 million in scholarships to more than 2,300 students from 8th grade through graduate school, along with comprehensive counseling and other support services. The foundation has also provided over \$97 million in grants to organizations that serve such students.

JACK KENT COOKE

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